

6-2014

June 2014

Inland Empire Business Journal

Follow this and additional works at: <http://scholarworks.lib.csusb.edu/iebusinessjournal>



Part of the [Business Commons](#)

---

### Recommended Citation

Inland Empire Business Journal, "June 2014" (2014). *Inland Empire Business Journal*. Paper 281.  
<http://scholarworks.lib.csusb.edu/iebusinessjournal/281>

This Article is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact [scholarworks@csusb.edu](mailto:scholarworks@csusb.edu).

## AT DEADLINE

### Legislation to Relocate Board of Equalization Headquarters Desperately Needed

California State Board of Equalization (BOE) Chairman Jerome E. Horton and Member George Runner welcomed Assemblymember Roger Dickinson to the BOE's troubled headquarters building at 11 a.m. on Thursday, May 22, 2014. They showed him first-hand why Board Members voted unanimously to support his legislation to relocate staff from its 450 N Street headquarters building plagued by falling window panes, failing waste-water pipes, and mold.

Dickinson's Assembly Bill 1656 would provide the needed authorization to relocate and consolidate Sacramento staff to one campus.

"The State of California has wasted years and millions of dollars throwing good money after bad. It's time for a solution that protects our employees and taxpayers," said BOE Board Member George Runner. "Assemblymember Dickinson's  
*continued on page 32*

## MAIL TO:

## String Theory

*The tension created by the stretching of a dollar across the length of a college education was a strumming of the elementary particles, hitting just the right notes. It was all music to the ears of employees of a favorite guitar string producer.*

*By Sid Robinson*

Not unlike many of her fellow Coachella Valley High School classmates, Bethzaira Peña wasn't quite sure how she could ever afford a four-year university education. In a region with a smaller



Bethzaira Peña

percentage of the adult population holding college degrees than most in California, and far below the state and national averages, the odds of Bethzaira continuing her education were certainly not in her favor.

At Coachella Valley High, Bethzaira had posted a 3.7 grade point average. But her initial applications for financial aid still weren't enough to cover all of her college tuition. Then they heard the music.

Or rather, they heard from the "Music Man," more commonly known to those in the music industry as Ernie Ball Inc., one of the world's leading manufacturers of premium guitar and bass strings. The Coachella-based company, named after the late musical instrument and accessories entrepreneur, is now helping its employees and their family members pursue a college education by funding scholarships to Cal State San Bernardino's Palm Desert Campus.

"You can tell how great a parent is when you meet their children," says Sterling Ball, the son of  
*continued on page 22*

## IE Business Journal Now Archived at The John M. Pfau Library at California State University, San Bernardino

Back issues of the Inland Empire Business Journal are now available online through the John M. Pfau Library at California State University, San Bernardino. The online archive is through the collaboration and dedication of César Caballero, dean of the Pfau Library, and William Anthony, president and publisher of the Journal.

The archive can be accessed at [cholarworks.lib.csusb.edu/ie-](http://cholarworks.lib.csusb.edu/ie-businessjournal)

[businessjournal](http://businessjournal). As you browse through the archive, previous issues of the Journal are available dating back to its very first issue in 1989 when the Journal was founded. Click on any of the monthly issues to download the complete issue. A total of 268 back issues are currently available.

This is one of the first online journals made available through CSUSB ScholarWorks, Cal

State San Bernardino's digital archive. The collection of existing past issues, digitization and uploading of those issues was completed by the staff of both the Journal and the Pfau Library.

Currently, the Pfau Library staff is focusing on quality review and the creation of metadata to aid with information retrieval. The bulk of this project should be completed by the  
*continued on page 32*

## Special Sections

**Are Your Employees  
Sabotaging Your Company's  
Accountability?**

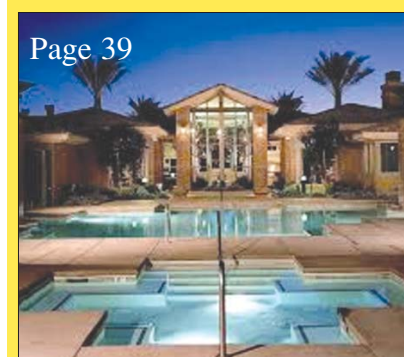
Page 6

**How Medicare Covers  
Hospice Care**

Page 29

## EXECUTIVE TIME OUT A Non Vegas Vegas Trip

Page 39



**Another Attempt to  
Decertify SBPEA,  
County's Largest  
Public Employee Union**  
Pg. 19

Visit our Website at [www.busjournal.com](http://www.busjournal.com)  
It Had Over One Million Visits During the Last 12 Months!



# Loans from \$500K to \$5M

SPECIAL OPPORTUNITY, BRIDGE, AND  
COLLATERALIZED FINANCING FOR  
OPERATIONS AND ACQUISITIONS

- Customized And Personalized For  
Companies And Individuals

- Over 25 Years Of Experience

**AMAG, INC.** (Since 1994)  
an affiliate of  
**A-Mark Financial Corporation** (Since 1965)

**For a confidential discussion call:**  
Dennis Lautzenheiser  
Phone: 310-260-0315  
E-mail: amfc233@amarkfinancial.com

Loans made pursuant to Department of Business Oversight California Finance Lenders License

## In every relationship, trust is everything.

Welcome to the Power of Independence.

For over a decade, we've been helping our neighbors manage their money and realize their dreams. Today, we're building on this foundation of trust to offer more powerful banking solutions than ever before. So whether you're an individual or a small business, you can always count on Independence Bank to be there for you.



**Riverside**  
3637 Arlington Ave., Suite B  
Riverside, CA 92506  
(951) 274-2400

**Corona**  
102 E. 6th St., Suite 100  
Corona, CA 92879 (951)  
272-3590

**Regional Offices**  
Fountain Valley, Tustin,  
Newport Beach,  
San Juan Capistrano

Empower your personal and business banking.  
951.274.2400 | [www.iBankCA.com](http://www.iBankCA.com)

### Future Construction Awards for Inland Empire

McGraw Hill Construction reported on April contracts awarded for future construction in the metropolitan statistical area of Riverside-San Bernardino-Ontario, consisting of Riverside and San Bernardino in California.

According to Dodge Research and Analytics, the latest month's construction activity

|                | 2014          | 2013          | Percent Change |
|----------------|---------------|---------------|----------------|
| Nonresidential | \$56,408,000  | \$32,567,000  | 73             |
| Residential    | \$146,332,000 | \$134,978,000 | 8              |
| TOTAL BUILDING | \$202,740,000 | \$167,545,000 | 21             |

For the year-to-date on a cumulative basis, the totals are:

|                | 2014          | 2013            | Percent Change |
|----------------|---------------|-----------------|----------------|
| Nonresidential | \$213,666,000 | \$492,309,000   | -57            |
| Residential    | \$541,915,000 | \$526,505,000   | 3              |
| TOTAL BUILDING | \$755,581,000 | \$1,018,814,000 | -26            |

-Nonresidential buildings include office, retail, hotels, warehouses, manufacturing, educational, healthcare, religious, government, recreational, and other buildings.

-Residential buildings include single family and multifamily housing.

-Nonbuilding construction includes streets and highways, bridges, dams and reservoirs, river and harbor developments, sewage and water supply systems, missile and space facilities, power utilities and communication systems.

continued on page 38

### Indian Wells and Rancho Mirage Win EPA Awards

EPA Southern California Field Office Director Steven John praised the work of both cities and said it could spur energy-efficient adjustments in municipalities across the Coachella Valley.

The two cities, through a CVAG “Green for Life” program, worked with Southern California Edison and Southern California Gas Company to measure their energy performance.

Per the program, each city implemented an energy action plan, and over the past year-and a half, made various changes to their city halls, such as installing LED lighting and high efficiency air conditioning.

The Energy Star distinction for both cities means they are not only saving energy consumption, which helps the environment, but they are also saving thousands of dollars a year in energy bills, said Barrows.

CVAG is also working with all their other member cities in the Coachella Valley and Blythe on energy efficiency. While each city has made efforts to increase energy efficiency and reduce greenhouse gas emissions, none of the others have qualified yet for the EPA Energy Star award.

Rancho Mirage received an Energy Star score of 85 out of 100 and has the distinction of being the first city to sign on with the energy savings program.

# 29 Palms City Council Hands City Manager Guzzetta His Walking Papers

By Venturi

For the second time in less than 14 months, the Twentynine Palms City Council has abruptly terminated its city manager, citing no cause. During a closed session at its regular council meeting on Tuesday, May 13, the council voted to dismiss Guzzetta. The *Sentinel* has learned that the vote was a unanimous one, with all five council members voting to hand Guzzetta a pink slip. The board appointed finance director Ron Peck to temporarily take the helm as city manager, pending a search for an interim city manager to oversee the city while a candidate to replace Guzzetta on a permanent basis is carried out.

Curiously, Guzzetta was given two days of administrative leave Wednesday, May 14 and Thursday, May 15—after which point his separation from the city took place officially. Council members gave no reason for the firing beyond stating that they wished to take the city in “a new direction.” Guzzetta’s tenure with the city was even shorter than that of his predecessor, Richard Warne.

In April 2013, less than a month before he would have marked two years as Twentynine Palms city manager, Richard Warne was shown the door. In both the Guzzetta and Warne cases, the council’s action was unilateral and caught the managers unaware. In the immediate aftermath of his sacking, Guzzetta released a terse statement claiming he was caught by surprise by the council’s action and that he was given no rationale for the move other than a generic expression of wanting to move in a new direction.

In initially announcing Warne’s leaving last year, the city issued a statement characterizing his exodus as a “retirement.” Shortly thereafter, however, reports in both the *Sentinel* and by the radio station KCDZ 107.7 FM, cast doubt on the retirement claim. The city agreed to provide Warne with a full year’s compensation, including his salary of \$171,500, a pension contribution of \$4,287.50 and another \$12,432 toward his retirement fund and \$16,306 to cover his health plan. The provision of severance pay to Warne undercut the representation that he had voluntarily retired. His contract did not provide for severance pay in the event of his taking retirement. The city subsequently issued a clarification, which stated, “the council and Mr. Warne came to the mutual agreement that it would be best for him to retire in lieu of termination and he was provided severance as per his employment agreement.” It is not clear what form of severance Guzzetta, who was formerly city manager in Desert Hot Springs, Hemet and Corte Madera, is receiving.

At the time of his hiring, he was the general manager of the Joshua Basin Water District. He officially came aboard as Twentynine Palms city manager on June 1, at a salary of \$184,000 per year, with medical benefits and a \$6,000 per year contribution to his retirement fund. His contract required that Guzzetta, who lived in Riverside at the time, take up residence in Twentynine Palms by March 1, 2014.

Citing capital projects the city had undertaken under his watch and efforts to strengthen the city economically along with the relationships he had built with the Marine Corps command and the soldiers at the Marine Corps Air Ground Combat Center as well as with city staff, the council and the chamber of commerce, Guzzetta said he believed he had made tangible progress during his nearly one year tenure with the city. “Everyone in Twentynine Palms has been very welcoming, helpful, and a pleasure to work with,” he said.

# Michael Spence: China’s Rising Middle

*China’s middle class will increase from 230 million people today to 630 million 10 years from now, which translates into higher consumer demand.*

**An expert on developing economies explains how a slowing Chinese economy could be good for China — and for the rest of us.**

In late April, Beijing reported first-quarter GDP growth of barely above 7%, far lower than the 10 to 11% rates typical for the last decade. The news prompted business headlines full of stark warnings about a continuing slowdown of the Chinese economy at the precise time when most of the developed world is still struggling to regain pre-crisis growth. But instead of worrying about a slower China’s effects on the precarious global ecosystem, maybe we should rejoice. Lower growth in China, it turns out, is part of the world’s biggest developing country’s shift to a more stable and sustainable pace of development that will have profound and positive effects on the Western economies as well.

That’s the view of former Stanford Graduate School of Business dean, current Hoover Fellow, and 2001 Nobel Laureate Michael Spence. And he has reason to know: Not only has Spence researched and written extensively on developing-country economics, but in recent years he has held informal advisory positions in China, working closely with some of Beijing’s top planners and economists. Spence spoke to us from Milan, Italy, where he lives. Excerpts:

**Why do you say China’s slowdown is actually good news for the world economy?**

Spence: China’s turbocharged growth at 10 or 11% of GDP year after year was an abnormal situation. It was a function of a lot of unhealthy imbalances in the world. Before 2009, the advanced economies were growing faster than they should have been, with leverage, asset bubbles, and that sort of thing. One result was abnormally high demand for Chinese products. Then, during the financial crisis, when exports fell off, the Chinese government reacted by opening the spigots of credit and investment, which kept growth going at a very high rate — but the Chinese policymakers knew that this was not a sustainable growth strategy. You just cannot keep growing at that rate once your economy gets to be as large as China’s is now. Advanced economies are doing well when they grow around 2.5 to 3%. China is on a trajectory to become an advanced-income country. During that transition, over multiple years and decades, China will inevitably slow down. It was never realistic to think this country could sustain 10 or 11% growth.

**So the slowdown is healthy, but why now?**

At least three things are happening at once. First, you’re seeing a dramatic and complex transition as China’s economy shifts from that of a very high-growth early developing country and enters what economists call the “middle-income trap,” which I can explain in a little more detail later. Second, you have a crisis in the advanced economies that really slows them down, cutting into the demand for Chinese products. Third, the Chinese government is shifting the emphasis of their policies to deal with social tensions, equity issues, and environmental sustainability. So they have prudently lowered the growth target for the current five-year plan to 7 to 7.5% and seem to be on target.

**What are the specific changes in China behind lower growth?**

Again, several things are going on simultaneously. Wages are rising fast, especially in the coastal areas, and that is causing major structural changes in the way the economy is put together. Companies oriented toward the most labor-intensive activities in the global supply chain will move to

*continued on page 18*



INDEX

News and Features

**Michael Spence: China’s Rising Middle** Michael Spence explains how a slowing Chinese economy could be good for China—and for the rest of us. . . . . 3

**Are Your Employees Sabotaging Your Company’s Accountability? Ten Bottom-Line-Busting Behaviors to Watch Out For** Authors Julie Miller and Brian Bedford share 10 employee “types” whose attitudes and actions are sabotaging your company’s accountability, costing you money, and sending customers running for the hills. . . . . 6

**13 of the Biggest Mistakes Entrepreneurs Make (That May Not Seem Like Mistakes at All)** The costliest mistakes entrepreneurs can make are often disguised as smart business decisions. Tom Panaggio shares some of the not-so-obvious missteps to avoid as you grow your business. . . . . 7

**Why Smart Employers Care About Work/Life Balance—and How to Help Your People Find It** When you take steps to help your people separate their personal and professional lives and reduce their overall stress, everyone wins—including your company’s bottom line. . . . . 9

Columns

Real Estate Notes. . . . . 5

Management. . . . . 6 & 9

Entrepreneurial Success. . . . . 7

Investments and Finance. . . . . 8

Market Commentary. . . . . 10

The Lists:

    Hospitals Serving the Inland Empire. . . . . 11

    Top Health Care Medical Clinics in the Inland Empire. . . 31

Restaurant Review. . . . . 15

Manager’s Bookshelf. . . . . 25

Health Care. . . . . 29

New Business Lists:

    County of San Bernardino. . . . . 35

    County of Riverside. . . . . 35

Executive Time Out. . . . . 39

Executive Notes. . . . . 40

Computer Column. . . . . 40

Vol. 26, No. 6, June 2014 — Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 1801 Excise Street, Suite 111, Ontario, CA 19761. (909) 605-8800. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. “Inland Empire Business Journal” trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2014 Daily Planet Communications, Inc.

Quotations on Laziness

Though you may have known clever men who were indolent, you never knew a great man who was so; and when I hear a young man spoken of as giving promise of great genius, the first question I ask about him always is, “Does he work?”

*John Ruskin*

By nature, man is lazy, working only under compulsion; and when he is strong he will always live, as far as he can, upon the labor or the property of the weak.

*Henry Brooks Adams*

Laziness grows on people; it begins in cobwebs and ends in iron chains. The more one has to do the more he is able to accomplish.

*Sir Thomas Buxton*

INLAND EMPIRE  
business journal

|  |                        |  |
|--|------------------------|--|
| <b>PUBLISHED BY</b><br>Daily Planet Communications, Inc. |                        | <b>BOARD CHAIRMAN</b><br>William Anthony               |
| <b>MANAGING EDITOR</b><br>Ingrid Anthony                 |                        | <b>ACCOUNT EXECUTIVE</b><br>Mitch Huffman              |
| <b>CORRESPONDENTS AND COLUMNISTS</b>                     |                        |  |
| Julie Miller   | Brian Bedford          | Venturi  |
| Tom Panaggio   | Dr. Carmella Sebastian | William “Bill” Cortus                                  |
| Michael Spence   | Brian Hoerning         | Bill Anthony   |
| Henry Holtzman   | J. Allen Leinberger    |  |
| <b>STAFF</b>   |                        |  |
| Travel Editor: Camille Bounds<br>Consultant: Mel Pervais |                        | Art Director: Jonathan Serafin<br>Sales: Mitch Huffman |
| <b>CONTACT US</b>  |                        |  |
| William J. Anthony                                       | Publisher & Producer   | williamj@busjournal.com                                |
| Ingrid Anthony   | Managing Editor        | ingrid@busjournal.com                                  |
| Jonathan Serafin   | Art Director           | jon@busjournal.com                                     |

## REAL ESTATE NOTES

### 1031 EXCHANGE INVESTOR SPENDS \$16 MILLION ON MONTCLAIR RETAIL ASSET

A 97k-square-foot shopping center in Montclair was acquired by a 1031 exchange buyer for \$15.9 million (\$164/sf). The property is situated on just under 10 acres at 9710-9886 Central Avenue, south of I-10. Built in 1980 and remodeled in various phases over the past seven years, the property contains a total of 27 tenants and is anchored by 24 Hour Fitness and Dollar General. Other tenants include Bank of America (ATM), Burger King, Liberty Tax, Century 21 and Yum Yum Donuts. The center was 80% occupied at the time of sale.

William B. Asher of Hanley Investment Group and Frank Vora of Progressive Real Estate Partners represented the seller, Montclair Town Center LLC, based in Rancho Cucamonga. The buyer, Encino-based Montclair-ET LLC, was repped by Eric Treibatch of Ophir Management Services. “Demand remains high for value-add retail investments in southern California,” said Asher, managing director at Hanley Investment Group. “We had a significant group of prospective buyers formally offer and closely evaluate Montclair Town Center prior to securing a 1031 exchange buyer who had a history of owning and purchasing similar type assets of this size and scope. At 80% occupancy, the property provided the buyer with excellent upside potential to increase cash flow in the future.”

### BARSTOW SHOPPING CENTER FETCHES \$3.6 MILLION

In a recent retail sale from the SoCal city of Barstow, Los Angeles-based private investors paid \$3.6 million for Barstow Plaza, a 68.4k-square-foot (\$53/sf) shopping center. Located at 1303 E. Main Street, the center is in close proximity to the I-15 Freeway and across from a Vons and 99 Cent Only-anchored shopping center.

Barstow Plaza was built in 1974 and expanded in 2001 to include an additional pad location. The sellers had held the property for the last 40 years. The tenant roster includes anchors Family Dollar, Aaron’s, Wienerschnitzel, Fast Auto Loans and several small shops and services. The center is 56% occupied with some of the most desirable contiguous space still available, affording the buyer the value-added opportunity to accommodate either a 30k anchor or to sub-divide the space for multiple sub-anchor users.

The Progressive Real Estate Partners team of Brad Umansky, Kenia Drugan and Greg Bedell represented the seller, The Steele and Shelger Family Trusts. The buyer was repped by Victor Gausepohl III of Collier’s International. Progressive sold the asset by using the Auction.com online platform.

### CORONA OFFICE BUILDING SELLS FOR \$121/SF

Providence Capital Speed Fund II LLC purchased a 58.9k-square-foot, Class A office building in Corona for \$7.15 million (\$121/sf). Built in 2003, the three-story, steel-frame building is situated on 2.82 acres at 355 East Rincon Sreett, west of I-15 and north of the 91 Freeway. The building includes a central courtyard with serene landscaping, tables and seating areas. The property is well situated in the County of Riverside and offers easy access to surrounding and nearby counties, including San Bernardino, Orange and Los Angeles.

Avison Young Principals Dan Vittone and Alan Pekarcik represented the buyer in the transaction.

*continued on page 16*

## Oregon couple selected as SBA National Small Business Persons of the Year; Runners-up from San Bernardino and Wyoming

Burning the candle at both ends, an Oregon couple is now experiencing the sweet smell of success. Husband-and-wife team Billy Taylor and Brook Harvey-Taylor, the founders of Portland, Ore. based company – Pacifica, have been named this year’s National Small Business Persons of the Year at the U.S. Small Business Administration (SBA), National Small Business Week awards ceremony in Washington, D.C.

With Billy’s entrepreneurial spirit and Brook’s creative vision, the two founders started making candles in 1997. By 2008 they had reached \$12 million in revenue. But, a change in distribution channels brought about a downturn that forced the couple to seek financing to reposition the brand and keep ownership of the firm. By working closely with the SBA they were able to secure the money they needed without compromising their ownership or vision.

A bold change in the line of products from home fragrances to beauty and perfume products has put Pacifica on a growth path to more than double their revenue over a five-year span, ending in 2014. Since 2010 they have managed to expand their staff each year and now have 110 employees.

### RUNNERS-UP

First runner-up is a family team from San Bernardino—Anita’s Mexican Food Corp.: Ricardo Robles, president; Pablo “Rene” Robles, vice president/operations; and Jackie Robles, secretary/general manager.

Anita’s Mexican Food Corp. is a minority-owned, wholesale food manufacturer and co-packer. The company’s origins date back to 1958 as a flour tortilla manufacturer when family patriarch Mauro Robles founded a series of businesses now known as Anita’s. Mauro came from Mexico, earned citizenship and sought to create new products that respected Old World tastes and traditions. Today, all five of his children are owners of the company while our first runners-up—Ricardo, Rene and Jackie run the day-to-day operations.

Anita’s operates major flour- and corn-based food manufacturing offering branded, private label, and contracted products and services. The company now ships across the globe. More than 1.5 million tortillas emerge from the plant in East Los Angeles. Combined with the plant in San Bernardino, the plants produce and package chips by the ton.

The SBA is proud to have played a role in Anita’s Mexican Food Corp’s success. In 2012, to support a dramatic expansion in operations, SBA facilitated the purchase of real estate and equipment through an SBA 504 loan. Company revenue has grown over 100% the last three years and the SBA 504 loan has helped the company create jobs, with the employee count growing from 230-359 people.

### SECOND RUNNER-UP

Second runner-up is Jeni Merrill, founder of Merrill, Inc. a Cheyenne, Wyo. woman-owned Class ‘A’ general contracting company specializing in site excavation, underground utilities, concrete, trenching, road construction, footer-founder excavation, building remodel/renovation, septic installation, erosion control, demolition, drainage and miscella-

*continued on page 12*



## MANAGEMENT

### Are Your Employees Sabotaging Your Company's Accountability? Ten Bottom-Line-Busting Behaviors to Watch Out For

*Authors Julie Miller and Brian Bedford share 10 employee "types" whose attitudes and actions are sabotaging your company's accountability, costing you money, and sending customers running for the hills.*

We all know what it's like to be promised, "I'll get back to you on that question," only to never hear another word. Likewise, we've all dealt with colleagues who draft off of others' achievements, salespeople who don't stand behind their products when the crap hits the fan, and bosses who pass the buck far more often than they stop it. Chances are, when you come across these situations in your daily life, you chalk them up to customer service slip-ups, leadership breakdowns, personnel issues, and poor communication.

But according to Julie Miller and Brian Bedford, you can actually trace these problems back to something much more granular but no less serious: a lack of accountability.

"When employees behave with a lack of accountability, their actions hurt your bottom line, whether that's through low personal productivity, negatively affecting morale, alienating coworkers and customers, or something else," says Miller, coauthor with "Bedford of Culture Without Accountability—WTF? What's the Fix?" "The good news is, if you're vigilant and proactive, you can catch and handle these accountability issues before they grow into 'customer service problems,' 'leadership breakdowns,' and so on.

"If you're a leader, it's your job to hold your people responsible for what they do and don't do," Bedford notes. "That means rewarding behaviors that help your company grow and promptly addressing those actions and habits that have a more negative impact. Don't wait for something to go majorly wrong to do damage control. Remember, accountability is

built or broken in the day-to-day."

In *Culture Without Accountability—WTF? What's the Fix?*, Miller and Bedford examine what can happen when businesses, teams, families, and individuals shirk accountability. The book is full of real-life stories of what accountability looks like and what can go wrong in its absence. It offers a proven process for installing an accountability-based culture, a platform for success in business and in everyday life.

Here, they share 10 types of accountability-sabotaging employees to watch out for:

**The cavalier promise maker.** We've all dealt with this person. "I'll make sure I get back to you tomorrow." "The product will be delivered by Thursday." "Of course we can handle that order volume." ...Do these comments sound familiar? For the cavalier promise maker, it's easy to promise someone the moon (especially if that promise makes the speaker look good!), but follow-through is a different story entirely.

"If someone in your organization fails to meet his commitments more than once or twice, he lacks accountability," says Miller. "Over time, employees who fit this profile will cause your market share to drop, especially if you operate in the fast-moving consumer goods space. Customers who didn't receive what was promised will take their business elsewhere, or even worse, take to the Internet to spread the word about their bad experience. These are the employees bad Yelp reviews are made of, and their lack of accountability will sink your business."

**The feel-good tagline spouter.** "We put the customer

first." "Your best interests are our best interests." "We'll go the extra mile for you." Sure, these assurances sound good, but only if they are supported by your employees' actions. Watch out for individuals who spout platitudes while leaving customers unsatisfied.

"Employees—and by extension, companies—who put their own convenience before that of the customer will see a rapid migration of their customers to other suppliers," notes Bedford. "Remember, your company's stated values and policies aren't worth much if they don't match up with your individual employees' attitudes, priorities, and behaviors. Your organization is accountable to its customers, and it's crucial for your people to take that obligation personally. That means standing behind the product and taking ownership of any problems that crop up, regardless of inconvenience."

**The expense account swindler.** We all know people who have doctored expense account forms for personal gain. (Maybe you've done so yourself at one time or another.) These folks are masters at justifying why they shelled out the company's money for expensive meals, room service, entertainment, upgraded rental cars, and more. Sure, some of those expenditures may have been aimed at wooing a prospective client, but come on...no one really believes that the only vehicle the rental agency had to offer was a fully loaded Cadillac Escalade!

"In some organizations, expense account swindling is fairly isolated, while in others, it's an unwritten part of the culture," comments Miller. "Either way, this lack of financial

accountability needs to stop now. Employees who don't have a problem lying about their expenses are just as likely to lie about other things, and who knows what that could cost you."

**The thunder stealer.** Chances are, you know exactly who this person (or people) is in your organization. Odds are also good that she isn't popular. After all, nobody is fond of a coworker or leader who steals others' ideas and presents them as her own! Sure, she might say, "Brilliant idea—great job!" to your face, but the next thing you know, she has incorporated that "brilliant idea" into her presentation to the board and claimed all the credit.

"This one really drives me crazy," says Bedford. "It's a clear accountability breach because the person in question is breaking the trust of her colleagues and representing herself dishonestly. If you don't nip these behaviors in the bud, you'll lose a lot of great employees who are sick and tired of working with their thunder-stealing colleagues, and you'll damage your bottom line in the process. Employee turnover is a huge hidden cost of doing business."

**The "indispensable" tyrant.** We've all had this boss, too. He (or she) is the person on whom the CEO relies to get the sales the company needs to meet its goals each quarter. Trouble is, he treats everyone like dirt in the process. Screams, yells, insults, even threatens—no tyrannical tactic is out of bounds. The CEO may know (or at least suspect) that this leader is overly harsh, but lets his bad behavior slide because of the mistaken belief that he is "indispensable."

*continued on page 26*

## ENTREPRENEURIAL SUCCESS

### 13 of the Biggest Mistakes Entrepreneurs Make (That May Not Seem Like Mistakes at All)

*Tom Panaggio says the costliest mistakes entrepreneurs can make are often disguised as smart business decisions. Here, he shares some of the not-so-obvious missteps to avoid as you grow your business.*

The entrepreneurial life is rife with potential pitfalls. You can pour your heart and soul (and life savings) into a venture, do all your due diligence, toil 80- and 90-hour weeks, and just when you're on the verge of a breakthrough, a dark horse competitor sweeps in and decimates your market share. Or a key vendor declares bankruptcy. Or a partner defects with your top client. Or a new law undermines your viability.

So yeah...a lot can go wrong. And that's why Tom Panaggio says the least you can do is avoid the not-so-obvious mistakes that have derailed so many of your brethren. (Call it the "best odds" strategy for entrepreneurial success.)

"There are certain predictable mistakes that will derail a new company," says Panaggio, author of *"The Risk Advantage: Embracing the Entrepreneur's Unexpected Edge."* "A lot of them have to do with misguided attempts to minimize risk. Others are based on misconceptions about how the business world works, what motivates customers, and so forth. And here's the thing—many of them seem perfectly harmless, even smart, on the surface.

"Yet when evidence shows something is a mistake—a proven mistake—you must avoid it," he adds. "Don't assume that because it doesn't feel like a mistake that it isn't. And don't believe that your case is somehow different or special. It isn't."

Along with several partners, Panaggio has built two thriving companies: Direct Mail Express (which now employs over 400 people) and Response Mail Express (which was eventually sold to an equi-

ty fund, Huron Capital Partners). He wrote *The Risk Advantage* to help entrepreneurs face the many situations, predicaments, and crises they'll encounter during their lives and to help formulate their leadership style and business strategy.

In other words, he has seen and done enough to know what the big mistakes are—especially those that don't seem like mistakes. Here he identifies a baker's dozen of them:

**Playing it too safe in general.** Yes, risk is scary. But the truth is, unless you continually embrace risk, your business will never emerge from mediocrity. Panaggio insists that risk is the only thing that can give you the edge you need to distinguish yourself from the competition and reach your full potential...and that's worth making a few mistakes along the way.

"Experience has taught me that some of the biggest mistakes you can make are the result of overly cautious decision making," he shares. "You might think that you're covering your bases, or taking the prudent path forward, but in reality you're sabotaging yourself. Sometimes that sabotage might cost you 'only' a customer or a sale...but over time, a few customers here and a few dollars there can lead to your closing your doors forever."

**Holding resources in reserve.** Putting it all on the line is a frightening prospect. That's why most entrepreneurs (understandably) want to keep some cash in reserve for a rainy day. And yes, Panaggio acknowledges that giving up your hard-earned money is the ultimate risk. To pour your life savings into an entrepreneurial

pursuit is like walking the tightrope without the benefit of a safety net. But even though the commitment is substantial, you need to find the courage to take that first step into the void.

"Likewise, don't skimp on the time and energy you pour into your business," he advises. "They are even more precious than money and even more costly to waste. Never forget that a successful entrepreneur's commitment is personal; it includes an investment of money, time, and loss of opportunity from forgoing other opportunities. The life of an entrepreneur is not glamorous; it can be stressful, and you probably won't be as successful as you'd like if you try to hold back, hedge your bets, and settle for 'good enough.' Unless you're willing to go all in with all of your resources, you are placing limits on your fledgling business that could keep it from staying afloat."

**Not allocating a marketing budget.** Yes, it's hard to know what consumers think and what their day-to-day needs are, but a business void of a long-term and consistent marketing effort is doomed. Especially in a global economy that is becoming flatter and more competitive by the day, skimping on marketing is not the way to save money, because you'll quickly find yourself out-publicized and out-advertised by the competition.

"At RME, we actually used marketing risk as a competitive edge," Panaggio shares. "Anyone wanting to become a potential competitor had to be willing to match our marketing investment and commitment—just doing the bare minimum wouldn't have been enough. As a result, competitors were

forced to divert resources from other areas of their business to keep up with RME's aggressive marketing strategy. And since most of our competitors weren't willing to embrace the risk of marketing at our level, they were never able to seize our market share.

"I do want to acknowledge that accepting marketing risk also means recognizing that some degree of failure is both inherent and necessary to find your right path," Panaggio adds. "At RME, we knew that our marketing message was going to be received by some who were not ready to buy. Therefore we committed to a consistent, ongoing strategy to ensure that our message got in front of prospects when they were ready to buy. You can't accomplish this by sending a single message and hoping prospects individually remember you and then respond months later."

**Keeping it all business, all the time.** Many protective business owners live by the mantra "It's not personal; it's business" because they assume that customers have unreasonable expectations, or that their demands will increase once you open the door of a relationship. After all, what if you start talking to them and they start wanting better pricing, extended credit, or other special considerations? That might happen with a few individuals, Panaggio acknowledges, but for the most part "getting personal" is actually one of the most effective ways to earn your customers' long-term loyalty.

"To a small business owner who has a small number of customers, losing just one cus-

*continued on page 14*



DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS  
Top five, by percentage

| Company                                | Current<br>Close | Beg. of<br>Month | Point<br>Change | %Change |
|--|------------------|------------------|-----------------|---------|
| Monster Beverage Corporation           | 69.78            | 66.96            | 2.82            | 4.2%    |
| Provident Financial Holdings, Inc. (L) | 14.42            | 14.07            | 0.35            | 2.5%    |
| CVB Financial Corp.                    | 14.59            | 14.46            | 0.13            | 0.9%    |

THE LOSERS  
Top five, by percentage

| Company                       | Current<br>Close | Beg. of<br>Month | Point<br>Change | %Change |
|-------------------------------|------------------|------------------|-----------------|---------|
| American States Water Company | 28.53            | 30.36            | -1.83           | -6.0%   |
| Simplicity Bancorp, Inc.      | 16.83            | 17.34            | -0.51           | -2.9%   |

|  | Ticker | 5/21/14<br>Close Price | 4/30/14<br>Open Price | %Chg.<br>Month | 52 Week<br>High | 52 Week<br>Low | Current P/E<br>Ratio | Exchange |
|--|--------|------------------------|-----------------------|----------------|-----------------|----------------|----------------------|----------|
| American States Water Company          | AWR    | 28.53                  | 30.36                 | (6.0)          | 33.09           | 25.07          | 18.5                 | NYSE     |
| CVB Financial Corp.                    | CVBF   | 14.59                  | 14.46                 | 0.9            | 17.48           | 10.92          | 15.0                 | NASDAQGS |
| Monster Beverage Corporation           | MNST   | 69.78                  | 66.96                 | 4.2            | 75.63           | 51.15          | 32.8                 | NASDAQGS |
| Simplicity Bancorp, Inc.               | SMPL   | 16.83                  | 17.34                 | (2.9)          | 18.43           | 14.02          | 21.3                 | NASDAQGS |
| Provident Financial Holdings, Inc. (L) | PROV   | 14.42                  | 14.07                 | 2.5            | 18.62           | 13.75          | 15.2                 | NASDAQGS |

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks

|                                    |            |
|------------------------------------|------------|
| Monster Beverage Corporation       | 18,302,230 |
| CVB Financial Corp.                | 8,878,150  |
| American States Water Company      | 2,660,890  |
| Provident Financial Holdings, Inc. | 830,730    |
| Simplicity Bancorp, Inc.           | 178,680    |
| <hr/>                              |            |
| D&P/IEBJ Total Volume Month        | 30,850,680 |

Monthly Summary  
5/21/14

|           |   |
|-----------|---|
| Advances  | 3 |
| Declines  | 2 |
| Unchanged | 0 |
| New Highs | 0 |
| New Lows  | 1 |

Duff & Phelps, LLC

One of the nation’s leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 689-0070.

A Business World Massacre – What Can Happen When Government Needs a Scapegoat

By Larry Katzen

It remains one of the greatest travesties in the history of American business: In 2001, the 85,000 employees of one of the world’s largest accounting firms began losing their jobs in droves. Their employer had become tainted by its loose association with Enron Corp., a financial house of cards that was imploding and taking with it billions of dollars in employee pensions and shareholder investments.

In 2002, accounting firm Arthur Andersen was convicted of charges related to Enron’s fraudulent practices. The charges had nothing to do with the quality of their auditing – or any of Enron’s illicit practices. The conviction was appealed, and in 2005, the U.S. Supreme Court struck it down in a unanimous vote. But the damage had already been done.

To date, despite millions of records being subpoenaed, there is no evidence Arthur Andersen ever did anything wrong. Still, perceptions are everything: Most people are not aware that the accounting firm, which led the industry in establishing strict, high standards, became a government scapegoat.

When I speak to groups across the country, I ask the following

questions. Below are the typical responses I receive – and the actual facts.

1. What do you remember about Arthur Andersen?

Typical Response: They were the ones that helped facilitate the Enron fraud. They deserved what they got.

Fact: Arthur Andersen was the largest and most prestigious firm in the country. It was considered the gold standard of the accounting profession by the business community.

2. For what was Arthur Andersen indicted?

Typical Response: They messed up the audit of Enron and signed off on false financial statements.

Fact: They were indicted for shredding documents. These documents were drafts and other items that do not support the final product. All accounting firms establish policies for routinely shredding such documents.

3. How long was it between

continued on page 30

## MANAGEMENT

### Why Smart Employers Care About Work/Life Balance—and How to Help Your People Find It

*If you assume that creating a healthy work/life balance is your employees' responsibility, Dr. Carmella Sebastian would like to encourage you to reconsider that position. When you take steps to help your people separate their personal and professional lives and reduce their overall stress, she says, everyone wins—including your company's bottom line.*

The line between “work” and “personal life” has become really (really!) blurred for most American workers. Thanks to evolving technology and an unforgiving economy, we’re under constant pressure to perform. The result? Even when we’re not at our desks, we’re tethered to our devices. While we’re helping kids with homework, we’re also thinking about how to fine-tune that proposal, and while we’re watching TV, we’re checking our email. And when we’re on vacation—wait, what is a vacation again?

You might assume most employers would love this scenario—don’t bosses want their employees to be “on” 24/7? Not at all, says Dr. Carmella Sebastian (aka Dr. Carm or “The Wellness Whisperer”™). Counterintuitive as it may seem, smart leaders know that when people have a healthy work/life balance they are better employees, period. And the smartest employers don’t just pay lip service to this idea; they actually take steps to make it happen.

“As an employer, you’re in the best position to help employees turn the chaos in their lives into balance,” says Dr. Carm, a WELCOA (Wellness Council of America)-certified expert in workplace wellness. At Florida Blue, she oversees the National Committee for Quality Assurance-accredited wellness program “Better You from Blue” and manages over 100 client consultations per year. “You’re the one who will benefit from their increased productivity—and frankly, you may be the main reason their lives are out of balance in the first place.”

Very few employers overtly

discourage vacations, “mental health days,” and sane work schedules, Dr. Carm admits. But still, it’s also true that few take the initiative to make sure that their people are maintaining a healthy balance. (In fact, the OECD Better Life Index, released yearly, concludes that the U.S. ranks 28th among advanced nations in the category of “work-life balance,” ninth from the bottom.) That’s not too surprising; after all, going out on a limb and encouraging your people to (gulp) stop working so hard is pretty scary!

“When you take that risk, though, you’ll find that helping with work/life balance attracts better talent and increases productivity, loyalty, and engagement,” she states. “But I want to stress that employers have to be the ones to get the ball rolling—employees might be afraid to ask for and initiate these changes themselves because they don’t want to be labeled lazy or uncommitted. High performers in particular have to be ‘forced’ to take time, whether it’s to care for themselves or even to adjust to a stressful life event.”

Here, Dr. Carm shares 11 win-win strategies to help your employees separate their work lives from their personal lives and enhance both in the process:

**First, walk the walk yourself.** If you’re serious about helping your employees achieve a healthier work/life balance, you have to be willing to set the example. This isn’t negotiable.

“If you want your people to unplug from their devices, take time for themselves, de-stress, and more, you can’t be sending them emails at 10 p.m., franti-

cally making requests of others on their way out the door, and constantly calling in while you’re on vacation,” says Dr. Carm. “They’ll follow your lead, not your suggestions. And have you ever considered that maybe improving your own work/life balance might make you a better leader?”

**Encourage employees to take those unused vacation days.** According to Expedia’s 2013 Vacation Deprivation study, on average, Americans were given 14 vacation days but used only 10 of them. (That’s twice as many unused vacation days as the previous year.) And let’s not forget—this is paid time off we’re talking about. So why do employees leave those four—or sometimes more—days on the table? In some cases, they’re too busy. In others, they may feel that company culture discourages “too much” absence, or they may want to prove themselves indispensable. And, of course, some people are workaholics or simply forget to plan.

“As an employer, let your people know that it’s okay—and even encouraged—to take the full amount of vacation,” advises Dr. Carm. “Tell them explicitly that you believe rest, relaxation, and outside adventures make them better workers. To put your money where your mouth is, you may even want to build ‘extra’ vacation days that aren’t calendar holidays into your schedule. Either the whole company could close, or different departments could rotate having three-day weekends, for instance. You’ll be surprised by the effect this has on morale and productivity. “Keep an especial-

ly close eye on your high performers and workaholics,” she adds. “You know who they are. If you see a particular employee exhibiting signs of stress or burnout after burning the midnight oil on a tough project, step in and suggest taking a few days off. Even if they don’t realize it themselves, these folks may need your freely offered permission in order to unclench.”

**Specify that the beach is not a sandy office.** No, you may not go as far as France, which recently passed a law specifying that workers in the digital and consulting industries must avoid email and switch off work phones before 9 a.m. and after 6 p.m. But it’s still a good idea to encourage your people to back away from their devices when they’re not at work. Fair warning: This might be an uphill battle. According to Expedia, 67 percent of Americans stay connected to the office (checking voicemail and email) while on vacation.

“Tell your people to enjoy their evenings, weekends, and especially vacations,” Dr. Carm suggests. “You can use many of the tactics I share to ensure that as much work as possible is completed within the workday, and you can help individuals work ahead prior to taking vacation days. But as I’ve already mentioned, unplugging is a part of your organization’s culture that will need to start at the top. If you don’t practice what you preach, you can’t fault your employees for feeling that they, too, need to stay connected outside of work hours.”

**Teach time management.** Often, employees remain teth-

*continued on page 24*



MARKET COMMENTARY

Things That Matter and Things That Don't

By William J "Bill" Cortus, CFP®, Thrivent Financial

One of the challenges for investors is deciding which developments are important to the financial markets and which are not. Let us take a closer look at three issues in the news lately – the crisis in the Ukraine, U.S. monetary policy, and leading economic indicators – to see which really matter to the investment outlook and why.

Russia and the West

I wrote last month that the Russian-engineered conflict in Ukraine was of little economic

or market importance. That continues to be my view. Nevertheless, I thought I might add a little more insight, and note where Russia's obstruction of Western interests actually could be significant.

Russia's leaders view the collapse of the Soviet Union as a catastrophe for which the West, and particularly



William J. "Bill" Cortus

the United States, is to blame. In economic terms the collapse really was devastating for the Soviet Union, as Russia and the former Soviet states suffered severe economic decline for a decade afterward. It is only in recent years that they have begun to make progress in rebuilding their economies.

In geopolitical terms, Russia views itself as a counterbalance to the U.S., and believes that it has "privileged interests" in areas of the former Soviet Union. This explains its behavior toward Ukraine, whose Eastern half is home to a heavy concentration of Russian speakers who wish to maintain economic ties to Russia. The western half of the country leans toward joining the European Union, however, which suggests

that civil unrest within Ukraine is likely to continue.

While Ukraine has little economic significance, there are areas and issues where Russia could, and perhaps likely will, obstruct Western interests. The most significant in the near-term is Iran and its nuclear program. Iran is important not only because of the threat of nuclear proliferation, but also because of its potential to block the Strait of Hormuz, through which about half of OPEC oil passes. If Iran, with tacit Russian support, were to block that body of water, the resulting energy shocks could affect global economics and markets.

U.S. Monetary Policy

Back in the U.S., investors have been carefully watching for any sign of change in Federal Reserve monetary policy since February, when Janet Yellen took over for Ben Bernanke as Fed chair. Fed pol-

continued on page 13



Exhibit 2

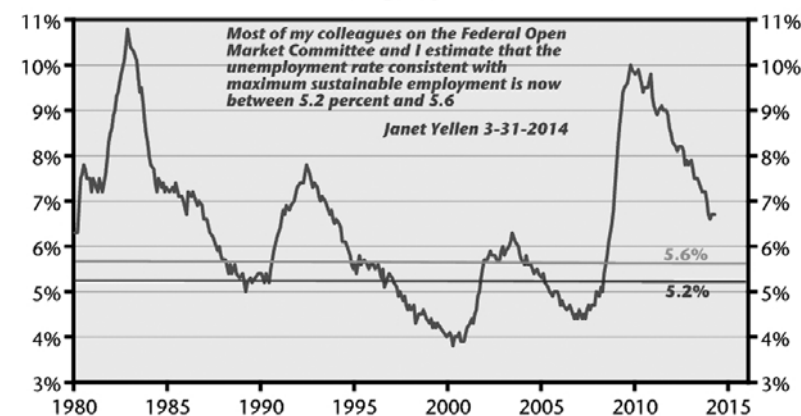
Inflation



Source: Bureau of Labor Statistics and Bureau of Economic Analysis

Exhibit 3

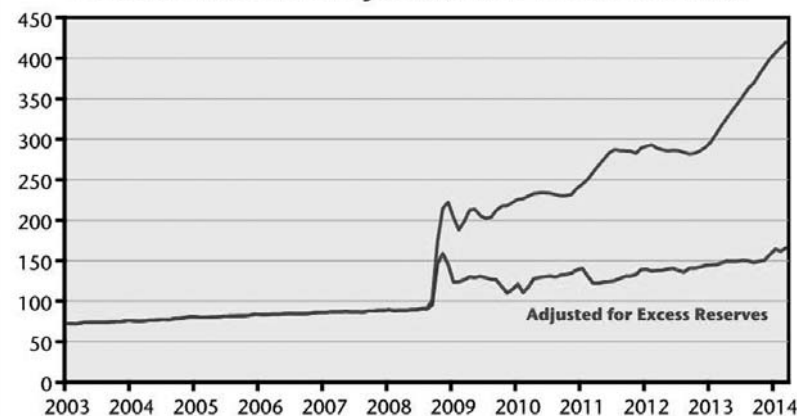
Unemployment



Source: Bureau of Labor Statistics

Exhibit 4

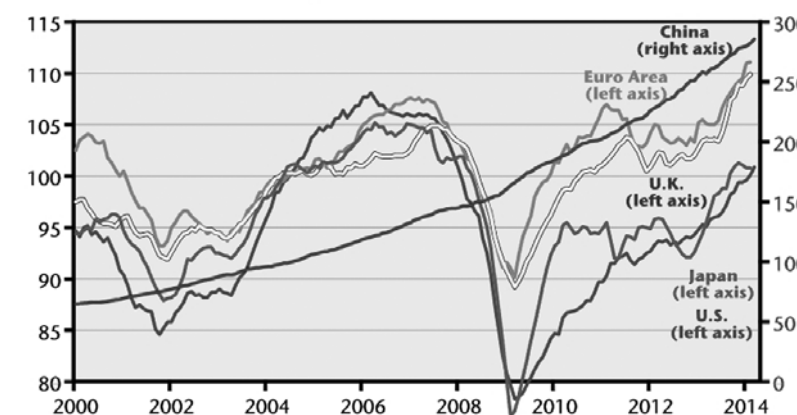
Federal Reserve Adjusted for Excess Reserve



Source: Federal Reserve

Exhibit 5

Leading Economic Indices



Source: The Conference Board

# Hospitals Serving the Inland Empire

Ranked by number of licensed beds

continued on page. 17

|     | Hospital<br>Address<br>City, State, Zip   | # of Lic. Beds | Total Staff<br># of Doctors<br># of R.N.s | Current<br>Operating<br>Budget | Specialties   | Owner  | Top Local Executive<br>Title<br>Phone/Fax<br>E-Mail Address  |
|-----|---|----------------|---|--------------------------------|---|--|--|
| 1.  | Loma Linda University Medical Center<br>11234 Anderson St.<br>Loma Linda, CA 92354          | 939            | 7,430<br>796<br>2,336                     | \$990 million                  | International Heart Institute,<br>Cancer Treatment Institute,<br>Over 300 Other Specialties   | Loma Linda University Adventist<br>Health Sciences Center,<br>Non-Profit | <b>Ruthita J. Fike</b><br>CEO/Administrator<br>(909) 558-6000/558-0308<br>www.lomalindahealth.org                              |
| 2.  | St. Bernardine Medical Center<br>2101 N. Waterman Ave.<br>San Bernardino, CA 92404          | 463            | 1,425<br>400<br>562                       | \$217 million                  | Full Service Regional<br>Medical Center   | Catholic Healthcare West   | <b>Steven R. Barron</b><br>President<br>(909) 881-4300/881-7692<br>(909) 883-8711/881-4546<br>www.stbernadinemedicalcenter.com |
| 3.  | Pomona Valley Hospital Medical Center<br>1798 N. Garey Ave.<br>Pomona, CA 91767             | 453            | 3,295<br>626<br>1,023                     | N/A                            | Cancer Treatm., Cardiac & Intensive Care, Cardiac<br>Catheterization, Heart Surgery, Regional Kidney<br>Stone Center; Women & Children's Services   | Non-profit facility by<br>Community BOD                                  | <b>Richard E. Yochum</b><br>President/CEO<br>(909) 865-9500/865-9796<br>www.pvhmc.org  |
| 4.  | Kaiser Permanente Medical Center<br>9961 Sierra Ave.<br>Fontana, CA 92335                   | 444            | 6,188<br>700<br>1,613                     | N/A                            | Full Service Medical Care   | Kaiser Permanente  | <b>Greg Christian</b><br>Executive Director<br>(909) 427-7714/427-7193<br>www.kp.org   |
| 5.  | Desert Regional Medical Center<br>1150 N. Indian Canyon Dr.<br>Palm Springs, CA 92262       | 388            | 1,300<br>250<br>450                       | \$178 million                  | Geriatrics, Rehabilitation, Oncology,<br>Women & Infants, Trauma/Emergency,<br>Inpatient Surgery, Heart Services, Home Health/Hospice   | Desert Hospital Dist.,<br>Tenet Healthcare                               | <b>Karlee Sowle</b><br>CEO<br>(760) 323-6511/323-6580  |
| 6.  | Arrowhead Regional Medical Center<br>400 N. Pepper Ave.<br>Colton, CA 92324                 | 373            | 3,100<br>380<br>1,143                     | \$362 million                  | Family Medicine, Outpatient/Inpatient Care,<br>Maternity, Neonatal, Burn, Kidney Transplant, Cancer,<br>Cardiac, Orthopedics, Emergency, Trauma   | County of<br>San Bernardino  | <b>Patrick Petre</b><br>CEO<br>(909) 580-1000/580-6196<br>valenciaj@armc.sbcounty.gov  |
| 7.  | Riverside County Regional Med. Ctr.<br>26520 Cactus Ave.<br>Moreno Valley, CA 92555         | 364            | 1,800<br>350<br>300                       | \$240 million                  | Neurosurgery, Child Abuse,<br>Orthopedics, Surgery, Fam. Practice,<br>Obstetrics, Level II Adult & Pediatric Trauma Units   | County of Riverside  | <b>Douglas Bagley</b><br>CEO<br>(951) 486-4470/486-4475<br>www.rcrmc.org   |
| 8.  | Riverside Community Hospital<br>4445 Magnolia Ave.<br>Riverside, CA 92501                   | 373            | 1,790<br>506<br>775                       | N/A                            | HeartCare, 24-hr. ER/Trauma,<br>Inpatient/Outpatient Surgery, Intensive Care,<br>Kidney /Kidney-Pancreas Transplant, Orthopedics<br>Physical/Occupational/Environmental Medicine  | HCA  | <b>Patrick Brilliant</b><br>CEO<br>(951) 788-3000/788-3494<br>www.rchc.org   |
| 9.  | Community Hospital of San Bernardino<br>1805 Medical Center Dr.<br>San Bernardino, CA 92411 | 321            | 1,200<br>250<br>n/a                       | N/A                            | Full Service Medical Center, Obstetrics/<br>Neonatal Intensive Care, Comprehensive Rehab.,<br>Mental Health, 24 Hr. Emergency, Outpatient Surg.   | Catholic Healthcare West   | <b>Diane Nitta</b><br>V.P of Operations<br>(909) 887-6333/887-6468<br>www.chsb.org   |
| 10. | Eisenhower Medical Center<br>39000 Bob Hope Dr.<br>Rancho Mirage, CA 92270                  | 289            | 2,218<br>400<br>643                       | N/A                            | Emergency, Cardiology, Orthopedics,<br>Lucy Curci Cancer Care, Diabetes,<br>Parkinson's, Alcohol and Drug Treatment   | Community-Based<br>Non-Profit  | <b>G. Abrey Serfling</b><br>President/CEO<br>(760) 340-3911/773-1425<br>www.emc.org  |
| 11. | San Antonio Community Hospital<br>999 San Bernardino Rd.<br>Upland, CA 91786                | 279            | 2,018<br>500<br>677                       | N/A                            | Medical/Surgical, Critical Care, Maternity,<br>Neonatal, Pediatrics, Cancer Treatment,<br>Cardiac, and Outpatient Services,<br>Radiology & Physical Therapy   | Independent Non-Profit   | <b>Vince Least</b><br>President/CEO<br>(909) 985-2811/985-7659<br>www.sach.org   |
| 12. | Hemet Valley Medical Center<br>1117 E. Devonshire Ave.<br>Hemet, CA 92543                   | 244            | 1,000<br>200<br>287                       | N/A                            | Emergency Department, Cancer,<br>Treatment, Maternity & Women's Services,<br>Cardiac Care, Outpatient Lab   | Valley Health Systems  | <b>Joel Bengerfeld</b><br>CEO<br>(951) 652-2811/765-4815<br>www.valleyhealthsystem.com   |
| 13. | LLU Children's Hospital<br>11234 Anderson St.<br>Loma Linda, CA 92354                       | 244            | 372<br>107<br>287                         | N/A                            | Pediatrics, Cardiology, Oncology,<br>OB/GYN Gastroenterology,<br>Neurology, Pathology, Radiology  | Loma Linda University Adventist<br>Health Sciences Center                | <b>Ruthita J. Fike</b><br>President/CEO<br>(909) 558-4000/558-0308<br>www.lomalindahealth.org                                  |
| 14. | Corona Regional Medical Center<br>800 S. Main St.<br>Corona, CA 91720                       | 228            | 921<br>308<br>227                         | N/A                            | Full Service Medical Center/<br>Rehabilitation Hospital, Behavioral<br>Health, Comprehensive Cancer Center  | Vista Hospital Systems, Inc.<br>Non-Profit                               | <b>Kevan Metcalst</b><br>CEO<br>(951) 736-6240/736-6310<br>www.coronaregional.com  |
| 15. | Kaiser Foundation Hospital<br>10800 Magnolia Ave.<br>Riverside, CA 92505                    | 215            | 3,600<br>400<br>635                       | N/A                            | Full Service Medical Care   | Kaiser Foundation<br>Hospitals   | <b>Vita Willett</b><br>Executive Director<br>(951) 353-4600/353-4611   |
| 16. | Redlands Community Hospital<br>350 Terracina Blvd.<br>Redlands, CA 92373                    | 206            | 1,500<br>354<br>250                       | N/A                            | Cardiac Rehab., Radiation/Onc., Gen./Laposcopic Surg.,<br>Level II Intens. Care Nursery, High Risk OB, Neurosurgery,<br>Orthopedic Surg., Wound Care, Home Health, Hospice, Phys.<br>Therapy, Pediatrics, Behavioral Medicine, ICU, Urology, Gastroenterology | Community<br>Non-profit  | <b>James R. Holmes</b><br>President/CEO<br>(909) 335-5500/335-6497<br>www.redlandshospital.org                                 |
| 17. | Parkview Community Hospital<br>Medical Center<br>3865 Jackson St.<br>Riverside, CA 92503    | 193            | 889<br>426<br>264                         | N/A                            | In/Out Surgery, Imaging, Bariatric Intensive<br>Care Nursery Level II, Occupational<br>Sweet Success, Emergency Care, Acute Care Hospital   | Arlington Health<br>Services Corp.<br>Non-Profit                         | <b>Douglas Drumwright</b><br>CEO<br>(951) 352-5400/354-5427<br>www.pchmc.org   |

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2014 by IEBJ.



# Money Talks!

## FINANCIAL NEWS & TALK



**AM 1450**  
NORTH SAN DIEGO



**AM 1510**  
INLAND EMPIRE - ORANGE CO.

Contact Joe Lyons today. Be on the air tomorrow.

909.483.1500 or 760.729.1000    [www.financialnewsandtalk.com](http://www.financialnewsandtalk.com)

Email Inquires: [AstorBroadcasting@gmail.com](mailto:AstorBroadcasting@gmail.com)

**Oregon Couple...** neous grading.  
*continued from pg. 5* Early on Merrill kept her day job for many years to pay the bills, and worked her business at night. For nearly 15 years her company grew very slowly. Starting in 2007, Merrill, over a two-year span took several major steps that collectively propelled her business forward.

First, she began to work full-time in her business and earned her Class ‘A’ General Contractors license. Second, she applied to participate in the U.S. Small Business Administration’s 8(a) Business Development Program. Third, she began strategically growing her firm’s bonding capacity with the SBA’s Surety bond Guarantee Program.

Merrill employed 42 contractors last year, and has a year-round workforce of 26 people. She has secured many contracting opportunities for national parks like the Grand Canyon and Yellowstone which has massively grown her business. She has grown revenue from \$1.8 million in 2007 to \$13.8 million in 2013.

Merrill attributes her success to the many talented people who are part of the Merrill, Inc. team. She knows first-hand that the SBA’s programs create real opportunities for small businesses. The success she has enjoyed allows her to create jobs and provide subcontracting opportunities along with giving back to the community.

**NATIONAL SMALL BUSINESS WEEK**  
The National Small Business Persons of the Year and runners-up were selected from among the winners in 50 states, the District of Columbia, Puerto Rico and Guam.

Every year since 1963, the U.S. Small Business Administration takes the opportunity to highlight through National Small Business Week the impact of entrepreneurs, small business owners, and others from all 50 states and U.S. territories. This year’s events were held from May 12-16, in San Francisco, Kansas City, Boston and Washington, D.C., offering tips, tools and training for small businesses to start, succeed and grow.

### STIMULATE YOUR SALES

BY REACHING MORE POTENTIAL CUSTOMERS

### BROADEN YOUR SALES TERRITORY

WITH BUSINESS CONNECTIONS IN ALL OF  
SAN BERNARDINO AND RIVERSIDE COUNTIES

NO ONE COVERS THE INLAND EMPIRE  
LIKE THE BUSINESS JOURNAL

### ASK ABOUT OUR 2014 STIMULUS PROGRAM

## INLAND EMPIRE business journal

1801 Excise Avenue, Suite 111  
Ontario, CA 91761  
Office: (909) 605-8800 Fax: (909) 605-6688  
[www.busjournal.com](http://www.busjournal.com)

Things That...

continued from pg. 10

by Bernanke as economic fundamentals have unfolded about as expected. Although the unemployment rate has continued to trend lower – it stood at 6.7% in March – the labor market remains weaker than that number would suggest. Meanwhile, inflation has remained below the Fed’s target of 2%. All this has tempered concerns that the Fed may need to raise interest rates anytime soon.

Yellen did provide one new policy insight recently when she revealed in a speech that most members of the Fed’s Federal Open Market Committee believed that the full-employment rate of unemployment – essentially, an acceptable rate of unemployment at which those who are not working are just temporarily between jobs – is now between 5.2% and 5.6%. You may recall Bernanke had previously targeted 6.5% as a full-employment milepost. If unemployment continues on the downward trend line established over the last few years, it will reach 5.6% in late 2015. Against this backdrop, data released by the FOMC show that its members do not expect it will be appropriate to increase short-term interest rates this year. Their median expectation is for short-term rates of 1% in 2015 and 2% in 2016, levels that are just a smidge higher than their median expectations when polled last November. There is no change to their expectation of 4% short-term rates in the longer run.

A key concern for Fed watchers is how the Fed’s so-called “tapering” program will play out, and whether the Fed will accelerate or decelerate that process. Tapering refers to the Fed’s phasing out of its securities-purchase or “quantitative easing” program, which it has been using to inject liquidity, or money, into the financial system and hence promote economic growth. I expect the Fed will continue to wind it down, completing the process by year-end. The bigger question is when and how it will unwind the massive holdings it has accumulated. Although the Fed has pumped huge amounts of money into the financial system through its security purchases, a very large per-

icy matters immensely to the economy and the financial markets. So far it has remained on the track forged

centage of that money has been deposited right back with the Fed, where it now counts as excess reserves on the Fed's balance sheet. The risk is that if banks reclaim those reserves to boost their lending activities too quickly, the rush of reserves back into the financial system could ignite inflation. Exhibit 4 shows the growth in the Fed's balance sheet since 2008 and how much smaller it would be without those excess reserves.

Some investors also are concerned that the Fed will drive up intermediate- and long-term interest rates if, in its bid to withdraw liquidity from the financial system, it sells off its securities portfolio too quickly. The Fed actually has a variety of ways to drain liquidity while minimizing the impact on longer-term rates. One is by using the repurchase agreement or "repo" market, a large and well-developed part of the short-term money market that is used primarily by money market funds and other institutional investors. A "repo" is basically a short-term investment collateralized with securities; it allows institutional investors to invest their cash for short periods of time with little risk. The Fed is prepared to take the other side of those trades, using its securities as collateral to borrow money which it will just hold. That will take liquidity out of the short end of the credit markets rather than the intermediate or long sectors.

Leading Indicators

The Leading Economic Indices reported by The Conference Board are important indicators of economic health around the globe. In the U.S., the U.K., Europe and China they have been rising. In Japan they have shown some weakness. In the U.S., the LEI rose sharply in March for a second consecutive month, marking the third consecutive monthly gain overall. “After a winter pause, the leading indicators are gaining momentum and economic growth is gaining traction,” Conference Board economists reported. “And, for the first time in many months, the consumer outlook is much less negative. The March increase in the LEI suggests accelerated growth for the remainder of the spring and the

continued on page 16

|  |  |   |
|--|--|---|
| For Planning 2014 Advertising, Marketing, and Publicity With The Inland Empire Business Journal  |  |   |
| 2014 EDITORIAL SCHEDULE  |  |   |
| EDITORIAL FOCUS  | SUPPLEMENTS  | LISTS   |
| July <ul style="list-style-type: none"><li>• Manufacturing</li><li>• Distribution/Fulfillment</li><li>• Credit Unions</li><li>• Event Planning</li><li>• High Desert Economic Development</li></ul>                                      | <ul style="list-style-type: none"><li>• Marketing/Public Relations</li><li>• Media Advertising</li><li>• Casual Dining</li><li>• Building Services Directory</li></ul>         | <ul style="list-style-type: none"><li>• CPA Firms</li><li>• Commercial Printers</li><li>• Ad Agencies/Public Relations Firms</li><li>• Largest Insurance Brokers</li><li>• SBA Lenders</li><li>• Staff Leasing Companies Serving the I.E.</li></ul> |
| August <ul style="list-style-type: none"><li>• Personal/Professional Development</li><li>• Employment/Service Agencies</li><li>• Health &amp; Fitness Centers</li><li>• Caterers</li></ul>   | <ul style="list-style-type: none"><li>• Environmental</li><li>• Expansion &amp; Relocations</li><li>• Women in Commercial Real Estate</li><li>• Who’s Who in Banking</li></ul> | <ul style="list-style-type: none"><li>• Largest Companies</li><li>• Small Package Delivery Services</li><li>• Tenant Improvement Contractors</li><li>• Credit Unions</li></ul>  |
| September <ul style="list-style-type: none"><li>• Mortgage Banking</li><li>• SBA Lending</li><li>• Independent Living Centers</li></ul>  | <ul style="list-style-type: none"><li>• Health Care &amp; Services</li><li>• Airports</li><li>• Who’s Who in Building Development</li></ul>                                    | <ul style="list-style-type: none"><li>• Largest Banks</li><li>• Largest Hotels</li><li>• Golf Courses</li></ul>   |
| October <ul style="list-style-type: none"><li>• Lawyers/Accountants-Who’s Who</li><li>• HMO/PPO Enrollment Guide</li><li>• Economic Development Temecula Valley</li><li>• Financial Institutions (2<sup>nd</sup> Quarter, ‘14)</li></ul> | <ul style="list-style-type: none"><li>• Telecommunications</li><li>• Office Technology/Computers</li><li>• International Trade</li><li>• Holiday Party Planning</li></ul>      | <ul style="list-style-type: none"><li>• Internet Services</li><li>• Long Distance/Interconnect Firms</li><li>• Copiers/Fax/Business Equipment</li><li>• Private Aviation</li></ul>  |
| November <ul style="list-style-type: none"><li>• Retail Sales</li><li>• Industrial Real Estate</li><li>• Commercial R.E./Office Parks</li><li>• Educational Services Directory</li></ul>   | <ul style="list-style-type: none"><li>• Human Resources Guide</li><li>• Executive Gifts</li><li>• Building and Development</li><li>• New Communities</li></ul>                 | <ul style="list-style-type: none"><li>• Commercial R.E. Development Projects</li><li>• Commercial R.E. Brokers</li><li>• Fastest Growing I.E. Companies</li><li>• Mortgage Companies</li><li>• Title Companies</li></ul>                            |
| December <ul style="list-style-type: none"><li>• Financial Institutions (3<sup>rd</sup> Quarter, ’14)</li><li>• Top Ten Southern California Resorts</li><li>• Temporary Placement Agencies</li></ul>                                     | <ul style="list-style-type: none"><li>• Health Care</li><li>• Professional Services Directory</li></ul>  | <ul style="list-style-type: none"><li>• 2015 “Book of Lists”</li><li>• Business Brokerage Firms</li></ul>   |



## 13 of the...

*continued from pg. 7*

customer has a significant impact on organizational health,” he explains. “If you lose a customer due to price or other circumstances beyond your control, then fine. However, losing a customer because they felt unappreciated or underserved is inexcusable; it indicates serious flaws in your internal business processes. The easiest way to avoid customer churn is by continuously reaching out and communicating; in other words, making customers feel like more than a number. The best news is, getting personal doesn’t have to be time consuming or expensive. A short thank-you note after a customer places an order, or sending birthday or holiday cards, can go a long way.”

**Refusing to hire people who are smarter than you.** Of course I shouldn’t hire people who are smarter than me, you might think. That would undermine my authority and make me seem redundant in my own organization, where I’m supposed to be the boss! Not so, says Panaggio. Yes, an employee might know more than you about a particular aspect of your business, but that doesn’t mean she and the rest of the team won’t respect you as a leader (as long as you earn their respect, that is).

“The best advice I got when I became the CEO of RME was to hire people who were better and smarter than I was,” Panaggio shares. “At first I thought it was a condescending suggestion, but the more I thought about it, the more sense it made. Just like in sports, your ability to win depends on surrounding yourself with a solid, capable team who can perform without your constant oversight. By spreading the workload among team members who, yes, might be smarter or more accomplished than you in some areas, you can maximize strengths, reduce weakness, and minimize stress. So stop worrying about your ego and look for people whose talent and expertise complement your passion and goals.”

**Being cheap about the wrong things.** As a small business owner, of course you’re going to try to cut costs and stretch the budget wherever possible. And for each dollar you save, you (justifiably!) pat yourself on the back. But according to Panaggio, if you get too carried away with saving money, you might end up losing opportunities and customers. To put it another way: You can’t save your way to greatness.

“I’m not saying you should waste money or go into more debt than necessary; I’m just warning you not to be cheap about the wrong things,” he clarifies. “When you’re mulling over how much money to spend, think about how your decision might affect the customer. For instance, it’s fine to fly economy and stay in a budget hotel on a business trip, but don’t take the client you’re meeting out to a cheap chain restaurant. Likewise, you can furnish your back office with the bare minimum, but make sure your retail space is attractive and comfortable.

“In particular, don’t be cheap with your people,” he specifies. “What I mean is, be willing to pay for top talent, and don’t skimp on training. Never forget that your employees—especially those on the front lines with customers—can make or break your business, so investing in their development is always the right decision.”

**Treating technology as a magic bullet.** In so many ways, technology has made it easier to connect with customers. Used wisely, it can draw in potential buyers, cement the loyalty of existing customers, facilitate referrals, answer questions, and solve problems. So it’s understandable that many business owners automatically assume that more technology is always better. But if you’re not careful, technology can also be used as a barrier that keeps customers at arm’s length. Or, on the opposite end of the spectrum, it can allow you to get too cozy with customers: an inbox or newsfeed dominated by unwanted promotions, anyone?

“Again, the measuring stick here is simple: If it improves the

customer’s experience, use it; if it doesn’t, save your time and money,” says Panaggio. “Be careful not to make the mistake of believing that all technological advances will work for your business. The fact that a gadget, app, or upgrade exists doesn’t automatically make it better than what you’re currently using. For instance, that fancy website redesign might look amazing, but it also might cause your homepage to load slowly or freeze up for many users. In that case, sticking with a simpler, but more universally functional, design would be smarter.”

**Believing that if nothing is broken, it doesn’t need fixing.** When you’re facing a crisis that could damage or even sink your business, it’s (fairly) easy to take risks. After all, if you don’t act, you’re doomed—and in that situation, there’s probably not much to gain by holding back. But what about the times when things are going smoothly, when you may have more to lose by going out on a limb? Well, then it’s much easier to convince yourself that there’s no need to tamper with the status quo.

“When nothing is actively going down the toilet, it’s easy to tell yourself that things are fine, that the future is rosy, and that you don’t need to put yourself out there to improve,” observes Panaggio. “However, that kind of thinking is a good way to be left behind or to become irrelevant. Customers don’t always leave because they had a bad experience with your company...the reason is often that they simply had a better one with someone else. Remember, risks need to be taken when business is good and bad if you want to stay cutting-edge and competitive.

“Note that you should also apply the ‘fix things even when they aren’t broken’ concept to your employees,” he adds. “Don’t allow them to settle for ‘good enough.’ Even if their performance is perfectly adequate, encourage them to learn more and to hone their expertise—and give them the tools to do so.”

**Waiting for “the right time.”** All over the country, there are entrepreneurs—or wannabe entrepreneurs—who are waiting for “the right time” to make their big move. They’re waiting for funding, free time, better economic conditions, etc. No doubt these business owners believe they’re being smart by waiting for the stars to perfectly align—but all too often, they’re only stagnating.

“I’ve seen too many businesses remain less successful than their owners would like because those very same owners were hoping that tomorrow conditions would be just a little bit better for advancing their goals,” Panaggio says. “I can’t emphasize enough that an imperfect action taken today is better than a perfect action taken tomorrow...or never. Also, keep in mind that being a ‘prisoner of hope’ doesn’t just apply to your company’s growth. Besides forgoing an opportunity for success because they are waiting for ideal conditions, many leaders fail to solve problems or correct mistakes because, in their minds, the timing wasn’t right. And when you’re bootstrapping a business, a mistake can be even more costly than not leveraging a chance for advancement.”

**Refusing to “try, try again.”** It’s a fair bet that at some point in time, you’ve employed a business tactic that just didn’t work. Maybe you allocated a large part of your budget to producing a television commercial, for instance, but barely noticed any increase in your business. Or maybe you offered an online deal to new customers, only to realize that the discount you advertised was a little too generous and wouldn’t allow you to make any profits. So now, if you’re like many business owners, you’ve vowed never to try again.

“Business is far from certain, and sometimes even the best ideas don’t have the desired results—but that doesn’t mean they don’t have merit,” Panaggio says. “Just because you weren’t able to break into a new market the first time around doesn’t mean that you’ll never attract those new cus-

*continued on page 30*

RESTAURANT REVIEW

The Best Dining in OUR Area

By Bill Anthony

One important asset of an area is its offering of dining.....here are some of the best in our area:

SUNDAY BRUNCH

- JW Marriott Desert Springs Resort & Spa in Palm Desert
- Taps Fish House & Brewery in Brea and Corona
- Orange Hill Restaurant in Orange

ENTREES

- Le Vallauris Restaurant in Palm Springs
- Pomme Frite (French and Belgian cuisine) in Palm Springs
- Europa Restaurant at Villa Royale Inn in Palm Springs

STEAKS

- The Sycamore Inn in Rancho Cucamonga
- Flemings (various locations)
- Porter’s Prime Steak House in DoubleTree Hotel in Rancho Cucamonga
- The Magic Lamp Inn in Rancho Cucamonga
- Cask ‘n Cleaver Steakhouse in Riverside

BREAKFAST

- The Original Pancake House (various locations)
- Embassy Suite Hotels
- Tack Room Tavern in Empire Polo Club in Indio
- Corky’s Homestyle Kitchen & Bakery in Rancho Cucamonga

MID-PRICED EATERIES

- Ken’s Japanese Restaurant in Rancho Cucamonga
- Le Rendez-Vous Restaurant in San Bernardino
- BJ’s Restaurant & Brewhouse in Rancho Cucamonga
- Market Broiler in Riverside and Ontario

Bon Appetit!

**“TIME OUT”**  
With Bill Anthony And Joe Lyons  
Every Thursday 6:00 P.M.

Join Bill “The Ambassador of Good Taste” as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

**FINANCIAL NEWS & TALK**

**AM 1510**  
INLAND EMPIRE • ORANGE CO.



Timothy Rutland Named Executive Director of Sales and Marketing at La Quinta Resort & Club and PGA WEST, A Waldorf Astoria Resort

La Quinta Resort & Club and PGA WEST, a Waldorf Astoria Resort announced the appointment of Timothy Rutland as executive director of sales and marketing. Rutland will be responsible for repositioning La Quinta Resort & Club following a multi-million dollar renovation set for completion in late 2014, early 2015. He will also drive all aspects of group and leisure sales, events/catering and key branding and marketing initiatives for the renowned desert resort featuring 620 guest casitas and suites and 98 one-, two- and three- bedroom villas, Spa La Quinta®, three restaurants, 23 tennis courts and famed PGA WEST which includes five award-winning public golf courses.



Timothy Rutland

A veteran of the hospitality industry with nearly 25 years’ experience, Rutland previously served as director of sales and marketing at the coveted Stein Erikson Lodge Deer Valley—Utah’s only Forbes 5-Star/AAA 5-Diamond property—in addition to management of three additional portfolio properties, The Chateaux Deer Valley, The Chateaux Residences and Stein Eriksen Residences. During his

*continued on page 32*

THE HISTORIC  
**GALLEANO WINERY**



We can custom design a label just for you *using:*  
Photos, Logos, Colors, Invitations, Themes.



Weddings • Anniversaries  
Birthdays • Special Events  
Graduations • Holiday • Gifts  
Wine Tasting Available Daily

**4231 Wineville Road**  
**Mira Loma, CA 91752**  
**(951) 685-5376 or (951) 360-9180**  
***www.galleanowinery.com***

---

Tour the Historic Winery weekends from 2:00 pm to 4:00 pm or by appointment  
Listed in the National Register of Historical Places



Things That...

*continued from pg. 13*

summer." My views on economic growth have not changed. I continue to expect growth in the U.S. to be near 2% this year, about equal to the average of the last few years. I expect growth in Europe and the U.K. to continue to improve to 1% to 2%, following the shallow but extended recession in Europe and barely more than 0% growth in the U.K. over the last couple of years. I remain very skeptical of Japan's future economic growth, despite that country's newly aggressive monetary and fiscal policies, due to extreme demographic headwinds and massive government debt.

China is harder to peg. While data from China are always suspect, what we have indicates an improving outlook. Near-term growth appears to have risen to an 8.5% annual pace from 7% just a month or so ago. Still, we must take all economic information about China with a grain of salt.

The Bottom Line

As I wrote last month, almost nothing has changed in the outlook for monetary policy or economic growth. We expect the Fed to continue the slow winding down of its securities purchases. We anticipate modest economic growth in the U.S. and most other significant economies. In the financial markets, it is increasingly difficult to find any asset classes that seem like bargains, as valuations seem pretty full. The price/earnings ratio on the S&P 500 stock index remains about 17x, for example, which while not extreme does lean to the full side. Still, corporate earnings have continued to advance even as sales increases have been modest. With about half of earnings reports in, profits for the S&P 500 companies were up 6.1% in the first quarter on sales growth of 3.9%. Excluding financial companies, earnings were up 6.4% on sales growth of 5.0%.

We continue to prefer stocks of large companies with global businesses over shares of small and mid-sized companies, and stocks of large European companies over their domestic counterparts. Shares of small and mid-sized domestic companies have outperformed shares of large companies over the last couple of years, but their valuations now seem high relative to those of large-company shares. We expect stocks of large European companies to perform relatively well as Europe recovers from its recent shallow but prolonged recession, with higher dividend rates on European stocks acting as a small tailwind to performance. The dividend on the Euro Stoxx 50 index is 3.37%, compared to 1.95% for the S&P 500.

For more Market Commentary from Thrivent Financial, visit the website: [www.thrivent.com/wallstreettoyourstreet/blog/marketcommentary.html](http://www.thrivent.com/wallstreettoyourstreet/blog/marketcommentary.html) 912751-042814

In their Market Commentary, Thrivent Asset Management leaders discuss the financial markets, the economy and their respective effects on investors. Writers' opinions are their own and do not necessarily reflect that of Thrivent Financial for Lutherans or its members. From time to time, to illustrate a point, they may make reference to asset classes or portfolios they oversee at a macro-economic level. They are not recommending or endorsing the purchase of any individual security. Asset management services provided by Thrivent Asset Management, LLC, a wholly owned subsidiary of Thrivent Financial for Lutherans. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, a FINRA and SIPC member and a wholly owned subsidiary of Thrivent Financial for Lutherans. Past performance is not a guarantee of future result.

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the

Real Estate...

*continued from pg. 5*

The seller, Rincon Holdings Inc., was repped by CBRE. "The buyer saw this as a value-add opportunity as the property was 51% occupied at the close of escrow," comments Vittone. "The property already has an 8k-square-foot lease pending that was negotiated by the buyer during escrow. With the local office market showing signs of improvement, this acquisition was strategic and well-timed."

"From the second quarter of 2011 to the end of the first quarter of 2014, the Inland Empire office market has recorded nearly 2 million square feet of positive absorption," adds Vittone. "With decreasing available space and few new deliveries, I believe the market will continue to stabilize, and rents should maintain their moderate-but-steady increase."

THE MAGELLAN GROUP BUSY WITH A NUMBER OF SOCIAL DEALS

SoCal-based The Magellan Group has been very active of late, with recent news to report from Duarte, Riverside and Baldwin Park. The developments/sales have a combined value of over \$21 million.

In Duarte, the company will begin construction in May to convert a building that once served as the location where the Tournament of Roses built parade floats. The \$10.6 million project will contain 728 storage units in a 79.7k-square-foot facility upon completion in April 2015. The new storage facility is located at the intersection of Buena Vista and Duarte Road, and will be managed by Magellan Storage.

The Magellan Group has also purchased a 14-acre site in Riverside for \$6.5 million. The property is located at 1869-2069 Massachusetts Avenue, near the intersection of the 91 and 60 Freeways. The site is currently improved with a manufacturing building and yard area, both of which are leased. Magellan plans to redevelop the property with new industrial space as these leases expire over the next five years. Gary Sache and Pat Scruggs at CBRE represented the company in the transaction. And in Baldwin Park, Magellan paid \$4 million for a 4.8-acre site at 5115 Azusa Canyon. The property includes *continued on page 18*

Inland Empire Financial Consultants, which includes Bill Cortus at 3333 Concours St. Building 8 Suite 8100 Ontario, CA 91872, phone: 909-945-4996, website: [www.thrivent.com/plg/inlandempire](http://www.thrivent.com/plg/inlandempire). Facebook: <http://www.facebook.com/BillCortusThriventFinancial> CA Insurance ID #0D96803

About Thrivent Financial

Thrivent Financial is a Christian, Fortune 500 financial services membership organization helping its nearly 2.5 million members to be wise with money and to live generous lives. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial joins with its members to create and support national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on Facebook and Twitter.

Thrivent Financial for and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate your attorney and/or tax professional for additional information.

For additional important disclosure information, please visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures). Thrivent Financial is the marketing name of Thrivent Financial for Lutherans, Appleton, Wis. For additional important disclosure information, please visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

*continued from page 11*

Hospitals Serving The Inland Empire

*Ranked by number of licensed beds*

|     | Hospital<br>Address<br>City, State, Zip   | # of Lic. Beds | Total Staff<br># of Doctors<br># of R.N.s | Current<br>Operating<br>Budget | Specialties  | Owner                              | Top Local Executive<br>Title<br>Phone/Fax<br>E-Mail Address                                  |
|-----|---|----------------|---|--------------------------------|--|------------------------------------|--|
| 18. | St. Mary Medical Center<br>18300 Highway 18<br>Apple Valley, CA 92307                     | 186            | 1,450<br>266<br>400                       | N/A                            | General Acute Care,<br>CT Scan, Cath. Lab, Open Heart, Neonatal I.C.,<br>Transitional Care, MRI, 24-Hour Emergency   | St. Joseph Health System           | Alan Garrett<br>President/CEO<br>(760) 242-2311/242-2994<br>www.stmary4health.org            |
| 19. | Hi-Desert Medical Center<br>6601 White Feather Rd.<br>Joshua Tree, CA 92252               | 179            | 485<br>98<br>114                          | \$32 million                   | Medical, Surgery, ICU, SNF, Subacute, Home Care,<br>Hospice 24-hr basic ER, Outpatient Surgery, Imaging, Health Care District<br>Lab, Rehab. Behavior Health, Rehab. CPSP  | Hi-Desert Memorial                 | Lionel Chadwick<br>CEO<br>(760) 366-6260/366-6251<br>www.hdmc.org                            |
| 20. | J.F.K. Memorial Hospital<br>47-111 Monroe St.<br>Indio, CA 92201                          | 145            | 650<br>150<br>n/a                         | N/A                            | Surgery, Orthopedics, OB/GYN, Gastro, Oncology,<br>Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R.,<br>Cardiac & Vascular Cath. Lab, Outpatient, Prenatal Svcs., ICU   | Tenet Health Care                  | Dan Bowers<br>CEO<br>(760) 775-8019/775-8014<br>www.jfkmemorialhosp.com                      |
| 21. | Chino Valley Medical Center<br>5451 Walnut Ave.<br>Chino, CA 91710                        | 126            | 560<br>280<br>250                         | N/A                            | 24-hr. ER, Same-Day Surg., ICU, Transitional<br>Care, Chest Pain Ctr., Indust. Care,<br>The Birth Place, Pediatrics, Acute Care  | Prime Healthcare<br>Services Inc.  | Dr. James M. Lally<br>President/CEO<br>(909) 464-8604/464-8882<br>drlally@cvmc.com           |
| 22. | Victor Valley Community Hospital<br>15248 Eleventh St.<br>Victorville, CA 92395           | 115            | 530<br>250<br>175                         | N/A                            | Outpatient Surgery, Med./Surg. Units<br>Inpatient & Outpatient Behavioral<br>Health Unit, MR/CT/NICU   | Community Owned                    | Edward Matthews<br>CEO<br>(760)843-6105/843-6020<br>www.vvch.org                             |
| 23. | Canyon Ridge Hospital<br>5353 G St.<br>Chino, CA 91710                                    | 106            | 170<br>8<br>30                            | N/A                            | Behavioral Health, Alcohol/Drug,<br>Acute Care, Outpatient Programs, 24-Hr.<br>Adult/Pediatric, Assessment, Referral   | Psychiatric Solutions, Inc         | Jeff McDonald<br>CEO<br>(909) 590-3700/590-4019<br>kevin.nolan@psysolutions.com              |
| 24. | Montclair Hospital Medical Center<br>5000 San Bernardino St.<br>Montclair, CA 91763       | 102            | 475<br>300+<br>145                        | N/A                            | 24 hr. ER; Family Centered<br>Birth Program, OB/GYN; Pediatrics, Outpatient Surgery,<br>Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary,<br>Mammograms, Physical Therapy, CPSP, Health Education   | Prime Health Care                  | Gregory Brentano<br>CEO<br>(909) 625-5411/626-4777<br>www.montclairhospitalmedicalcenter.com |
| 25. | Moreno Valley Community Hospital<br>27300 Iris Ave.<br>Moreno Valley, CA 92555            | 101            | 356<br>104<br>116                         | N/A                            | Spine Center, OB Services, ER<br>Acute Care Facility<br>Outpatient Diagnostic Services   | Kaiser Foundation Hospitals        | Vita Willett<br>CEO/Executive Director<br>(951) 243-0811/243-2005                            |
| 26. | Rancho Spring Medical Center<br>25500 Medical Center Dr.<br>Murrieta, CA 92562            | 99             | 500<br>250<br>200                         | WND                            | 24-Hour Emergency, Acute Care, ICU Infusion Therapy,<br>Inpatient & Outpatient Surgery, Maternity Care,<br>Imaging Treatment, Total Joint Replacement Program,<br>Community Education, Breast Care Center, Outpatient  | San Diego<br>Hospital Association  | Ken Rivers<br>CEO<br>(951) 677-9710/677-0056   |
| 27. | San Dimas Community Hospital<br>1350 W. Covina Blvd.<br>San Dimas, CA 91773               | 93             | 446<br>287<br>150                         | WND                            | ER, ICU/CCU, Med./Surg., Sub-Acute Skilled,<br>Maternity, O/P Surg., Phys. Therapy, 24-Hr. Emergency,<br>Bloodless Medicine & Surgery Program, Senior Program  | Prime Healthcare                   | John Rossfeld<br>CEO<br>(909) 599-6811/305-5677<br>www.sandimascommunityhospital.com         |
| 28. | Kindred Hospital<br>550 N. Monterey Ave.<br>Ontario, CA 91764                             | 91             | 310<br>275<br>70                          | N/A                            | Acute Care-Long Term,<br>Intensive Care,<br>Cardio Pulmonary, Rehabilitation Services  | Kindred Health Care Corp.          | Robin Rapp<br>CEO<br>(909) 391-0333/391-2892<br>peter.adamo@kindredhealthcare.com            |
| 29. | Desert Valley Hospital<br>16850 Bear Valley Rd.<br>Victorville, CA 92395                  | 83             | 780<br>201<br>117                         | \$347 Million                  | OB, Imaging, Med./Surg., Telemetry,<br>ICU, Lab., ER, Step-Down Unit,<br>Outpatient Surgery, Diagnostic Catheterization Lab.,<br>Birth Place   | Prime Care Services                | Margaret Peterson, Ph D<br>CEO<br>(760) 241-8000<br>info@primehealthcare.com                 |
| 30. | Robert H. Ballard Rehabilitation Hospital<br>1760 W. 16th St.<br>San Bernardino, CA 92411 | 60             | 250<br>65<br>45                           | \$14.3 Million                 | Physical Acute Rehabilitation,<br>Industrial Medicine, Pain Management,<br>Pulmonary Rehabilitation  | Sun Healthcare<br>Group            | Edward Palacios<br>CEO/Administrator<br>(909) 473-1275/473-1276<br>robertherrick@sunh.com    |
| 31. | Barstow Community Hospital<br>555 S. Seventh St.<br>Barstow, CA 92311                     | 56             | 255<br>76<br>120                          | WND                            | Inpatient & Outpatient Surgeries, OB/GYN, CCU,<br>24-hr. Emergency Dept. Anesthesiology, Cardiology,<br>Family Practice, Gastroenterology, Synecology,<br>Internal Medicine, Neurology, Obstetrics, Oncology,<br>Ophthalmology, Orthopedics, Pediatrics, Podiatry, Urology | Community<br>Health Systems        | Michael Stewart<br>CEO<br>(760) 957-3203/957-3048<br>www.barstowhospital.com                 |
| 32. | Palo Verde Hospital<br>250 N. First St.<br>Blythe, CA 92225                               | 41             | WND                                       | WND                            | Full Service Comm. Hospital, Adult/<br>Pediatric Acute Care, Inpatient/Outpatient Surgery,<br>Emergency, Maternity, Women's Health, Home Health  | Palo Verde Health Care<br>District | Peter Klune<br>CEO<br>(760) 921-5151/921-5201<br>www.paloverdehospital.org                   |
| 33. | Mountains Community Hospital<br>29101 Hospital Rd.<br>Lake Arrowhead, CA 92352            | 35             | 162<br>50<br>35                           | \$15 Million                   | Skilled Nursing Unit, Lab., Radiology,<br>24-Hr. ER, OB, Physical Therapy,<br>Rural Clinic, Med./Surg. Wing  | Hospital District                  | Charles Harrison<br>Executive Director<br>(909) 336-3651 x3200/336-1179<br>www.mchcares.com  |

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2014 by IEBJ.



*Real Estate...*

*continued from pg. 16*

three buildings totaling 70k square feet that are leased on a short-term basis, after which time Magellan plans to redevelop the site. Dennis Sandoval with Daum Commercial repped Magellan.

**THE BOEING COMPANY INKS THREE-YEAR LEASE FOR 100K SQUARE FEET IN VICTORVILLE**

The Boeing Company has signed a \$1.8 milion, 36-month lease for 100k square feet of space at the Southern California Logistics Airport (SCLA) campus in the city of Victorville. The aerospace company’s lease includes 10k square feet of office space and 90k square feet of hanger space at SCLA’s Hangar 678. The deal includes three, three-year options that could bring the lease total to \$8.3 million over the next 12 years.

A tenant at SCLA since 2003, Boeing’s long-term occupancy of Hangar 678 enables the company to centralize three of its growing operating divisions: Boeing Capital, Boeing AOG and Boeing Flight Test. SCLA’s Hangar 678 serves as a facility for aircraft transition and modification services, including modification with upgraded electronics and inflight entertainment, as well as structural repairs for Boeing customers from around the world. Additionally, the facility serves as a hub for Boeing’s instillation of buyer furnished equipment on new aircraft. The extension of Boeing’s lease represents continued growth for SCLA, also exemplified by other long-term customers such as Plastipak Packaging Inc, a global leader in product packaging, which is currently in the fifth year of its nine-year lease. Plastipak customers include Procter & Gamble, Pepsi, Kraft Foods, Kroger and Tropicana. Other notable companies located at SCLA include Newell Rubbermaid and GE Transportation.

**VALHALLA REAL ESTATE BEGINS SITE WORK FOR NEW 678K-SQUARE-FOOT SAN BERNARDINO INDUSTRIAL PROJECT**

Valhalla Real Estate has begun site work for a new 678k-square-foot, ground-up industrial project in San Bernardino. The company has engaged IDS Real Estate Group (IDS) as the development manager for the project, located off the corner of Palm Avenue and Industrial Parkway, immediately adjacent to the I-215 Freeway. CBRE has been retained as the leasing advisor for the new development.

The exportation of dirt from the site has commenced, with plans for a level site by the end of 2014. The project, which is known as Palm Distribution Center, will be one of the largest available buildings within 60 miles of the Ports of Long Beach and Los Angeles. Palm Distribution Center is valued at approximately \$45 million and is expected to be ready for occupancy as soon as the Third Quarter of 2015. It is being marketed to tenants interested in an institutional quality warehouse/ distribution/ logistics warehouse facility. “Palm Distribution Center will be a state-of-the art facility highlighting the very features companies are seeking in the distribution of goods throughout the western U.S.,” said Valhalla Real Estate CEO, Gale Anne Hurd. IDS Real Estate Group’s Senior Vice Presidents Patrick Spillane and Rob Fuelling are teaming with CBRE’s Senior Vice President Jay Dick and First Vice President Erik Wanland as the exclusive listing agents of the project.

“Large distribution buildings in the Inland Empire continue to be in strong demand. The vacancy rate for buildings over 500k square feet in the Western Inland Empire at the end of the first quarter of 2014 was just 1.8%,” says Dick. “This project is one of the largest available sites in proximity to the ports of Long Beach and Los Angeles, making it attractive to tenants looking for a strategic South-West location.” The building

*continued on page 23*

**Local Entrepreneur Provides Access to Capital to Grow Riverside County Businesses**

*“When banks say ‘no,’ we can find businesses the ‘yes’ they need to grow.”*

Ken Cottman is not a typical financier—he’s not a banker—and that is good news for businesses in Riverside County. Cottman’s Byron Commercial Capital is providing alternatives to traditional bank financing, which continues to be difficult for many businesses to obtain from traditional lending sources.

“I spent years successfully spearheading growth initiatives for large organizations. When I talk to small business owners about their growth plans, finding the capital to reach their goals is the number one priority and challenge,” Cottman said. “Capital is the vital commodity that every business needs to grow, and for many smaller enterprises, that access is still limited, and limiting.”

Small business is the backbone of our regional and national economy. According to the U.S. Small Business Administration, small businesses represent nearly 98 percent of the employers in the country. Says Cottman: “While our local economy has recovered and is improving, we have to get capital to smaller enterprises in order to create the jobs that underpin the life of our communities.”

“The good news is that there is plenty out there if you know how to find it. That’s where we help; by connecting businesses to capital,” Cottman said. “Byron Capital helps build new relationships for those businesses, finding them the means to grow or run their operations.”

Byron Commercial Capital specializes in commercial finance with a focus on business financing. It will work with businesses to find the best types of financing available at attractive rates, and offer lending to include commercial real estate loans, equipment leasing, sale leasebacks, heavy equipment leasing or financing, accounts receivable financing, factoring, bridge and hard money loans, SBA financing, business acquisition financing, hotel financing, stock loans, portfolio liquidations, private equity and joint ventures. It can provide access to loans and other financing from \$10,000 to \$10 million and more.

*For further information, please visit: [www.byroncommercialcapital.com](http://www.byroncommercialcapital.com).*

*China’s Rising...*

*continued from pg. 3*

other countries, change their business model, or go out of business. Wage increases are starting to boost household income as a share of the economy, which will shift the composition of demand toward the consumer and the domestic service sectors, where growth also tends to be slower.

**We’ve also seen more reports recently on business bankruptcies and debt defaults, and some economists are warning that China has a dangerous debt bubble that could collapse at any time.**

Newspaper reports on debt in China have been misleading. Public sector leverage is well below most other countries. China also happens to be one of the countries where the assets on the state balance sheet are enormous, including \$3.5 trillion in reserves, 90% of the shares in state-owned enterprises, a lot of the country’s land, plus tax capacity. There are some concerns with corporate debt and with China’s version of the shadow banking system, which is a set of complicated and unregulated end runs around the state-owned banking sector. But they are busy getting

*continued on page 20*

# Another Attempt To Decertify SBPEA, County’s Largest Public Employee Union

By Venturi

An effort is underway to decertify the union currently representing over 15,000 employees working for San Bernardino County. The Service Employees International Union wants to displace the San Bernardino Public Employees Association. Service Employees International, known by its acronym SEIU, has been actively testing the interest of the county’s employees to depart from the San Bernardino Public Employees Association (SBPEA) for several months.

The SEIU campaign has been timed to correspond with the association’s ratification process for a new labor contract with the county, the voting on which is set to end today. A recent posting on the SBPEA website, one headed “SEIU Promises...” outlined numerous concessions the Service Employees International Union has made in its collective bargaining efforts on behalf of employees with several governmental entities, including the state of California, the Bay Area Rapid Transit System, the cities of Hayward, El Monte, and Redwood City, the county of Riverside and the San Francisco Superior Court.

The posting further references annual dues paid by SEIU members, which are called a “per capita tax paid to the International Union” of \$299,797,852 in 2012. “That same year SEIU International spent \$453,148,866,” the post continues. “They can’t balance their own checkbook.” In another post, titled “Displacing The Myths” the San Bernardino Public Employees Association website seeks to defend the terms of the new labor contract, referred to as a “tentative agreement.” According to that posting, three “myths” about the agreement are that it will increase healthcare costs borne by association members, it will

force county employees to pay 7 percent of their pay into the county employee pension fund and it will provide no pay increase.

Those “myths” are inaccurate, according to the posting. A

third posting, “SEIU Won’t Stop,” upbraids the Service Employees International Union for using its members’ dues to run an informational campaign against SBPEA’s negotiated tentative agreement with San

Bernardino County. “Did you know that SEIU has invested millions of dollars on a “Vote No” campaign that essentially discourages unit San Bernardino Public Employees Association  
*continued on page 23*



Solutions for every stage of your business > Start > Run > Expand > Transition

From local entrepreneur to national success.

Whether you’re starting or expanding your business, U.S. Bank can help you manage cash flow, payments and loans for future growth opportunities. Call your local U.S. Bank Business Banker, and let’s talk.

Angela Diaz  
Business Banking  
909.803.1073

All of **us** serving you®

connect  
usbankconnect.com

branch  
usbank.com/smallbusiness

Preferred **SBA** Lender

EQUAL HOUSING LENDER

Subject to normal credit approval and program guidelines. Some restrictions and fees may apply. Please see your banker for more information. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2014



China’s Rising...

continued from pg. 18

has the firepower, but whether mistakes get made managing it. If they pull the plug too fast, the risk might be a collapse in the real-estate sector or other contagion. Then the temptation will be to open the spigots of credit and public investment again, but they know that this is not a sustainable growth strategy.

Are there concrete examples of less leverage and shift to healthier growth — fewer airports in the middle of nowhere or ghost towns built all over China, for example?

Everyone gets worked up about the ghost towns. I think they’re mistakes and scary if they go awry, and there are too many of them, but I haven’t seen any actual inventory on how big they are relative to overall investment. More critically, local governments have had the instinct to keep building more infrastructure for lack of any better ideas, and that’s what Beijing is reining in. What they’re now trying to create is a system that screens out the bad investments but keeps the good ones, such as the high-speed train network and interstate highways they’ve built.

Explain the “middle-income trap” and why so few countries have managed to escape it.

Early-stage developing countries grow because they have access to foreign markets and foreign technology. So they focus on developing exports, and everybody gets it in their head that this is where the underlying growth is. This is a successful formula when income is \$800 per capita, but when income rises to \$5,000, countries start to get competitors in precisely those areas that generated the growth. So they typically do things that protect those sectors and companies, like subsidize them, control the exchange rate, all those things that never

their arms around that. The question of what’s going to happen with the debt is not whether the government

work and slow the economy down. The middle-income transition is difficult precisely because the growth pattern has to change and the policies that support it have to change. Unfortunately, there is a very strong tendency for organizations, including governments, once they find a successful formula, to stick with it beyond its useful life.

Can you give an example of how a country escaped this trap?

The best example, perhaps, is Korea. Before the mid-1980s, Korea was a high-quality manufacturing powerhouse based on low-cost labor. Around that time, people in Korea thought it was terrible that wages were rising. It was perfectly normal for wages to go up as the country grew and became richer, but now, in the mid-1980s, the Koreans had to do something else to drive the growth.

Yet in Korea, many critics said no, we have to keep doing what we’re doing, wage increases have to stop, this is where the jobs are. If the government had listened to these people, it would have been a disaster.

Instead, the government stopped targeting industries, stopped focusing on export zones and stuff like that, started investing in education and technology and all those things you associate with an advanced economy. It turned over more decision-making to the private market, including letting the old companies die off. But a lot of those companies survived by moving their low-cost activities to even cheaper countries. It wasn’t a perfect transition, but it worked.

When these companies making decent washing machines got up one morning and said, “We’re going to make semiconductors now,” people thought they couldn’t do that. But that’s exactly what they did. What the Korean policymakers understood was that in order for this transition to work, the government needed to back off from deciding which sectors would be favored, and instead let the market and innovation drive the actual structural

continued on page 23



**11th Annual San Bernardino County Safety Employees' Benefit Association Charity Fund**  
**"FORE THE COPS AND KIDS" GOLF TOURNAMENT**

**Date:** Monday, July 21, 2014  
**Registration:** 7:00 A.M.      **Shot Gun Start:** 8:00 A.M.  
**Location:** The Morongo Golf Club at Tukwet Canyon  
36211 Champions Drive, Beaumont, CA 92223  
**Format:** 18-hole, Four Man "SCRAMBLE"

**2013 Major Sponsors**



**Proceeds Benefit: Safety Employees' Benefit Association "SEBA" Charity Fund**

Last year the SEBA Charity Fund distributed nearly \$250,000 to over 100 non-profit organizations and/or events, some past recipients include Special Olympics, Boy Scouts and Girl Scouts, Explorer Scouts, Cystic Fibrosis, The Unforgettables Foundation, Debbie Chisholm Memorial Foundation, Gift of Love, Shawnee's Smile and over 30 Little League, Pop Warner Football Teams and Youth Soccer Leagues.

**For additional information** call 909-386-7813 or email your questions to [miket@seba.biz](mailto:miket@seba.biz)  
To view sponsors and photos from the 2013 tournament go to [www.seba.biz](http://www.seba.biz)


Donation is tax deductible to the extent allowed by Federal and State law.  
San Bernardino County Safety Employees' Benefit Association (SEBA) Charity Fund Tax ID# 77-0606318



MORONGO  
BAND OF  
MISSION  
INDIANS  
A SOVEREIGN NATION



Association of  
Orange County  
Deputy Sheriffs



**Riverside County's  
Business Team**

**We Live, Work, and Loan  
in Riverside County**

Community Bank understands Riverside County, and can leverage our knowledge and experience to your advantage. Coupled with our suite of loan solutions, nearly 70 years of banking experience and array of general banking services, we are the Bank to help your business succeed in Riverside County.

**cbank.com**  
951.808.8940

**COMMUNITY BANK**  
Partnership Banking®

SBA Preferred Lender | Member FDIC | Equal Housing Lender



Did you know...



that Goodwill Southern California offers Document Imaging and Secure Shredding, E-waste Recycling and Custodial Services?

# Good for your Business

(And for individuals, the community and the planet.)

While Goodwill may be universally recognized as the go-to place for purging or outfitting one's closet, our business services have been our "best kept secret." But not for long. More and more, smart businesses are taking advantage of Goodwill Southern California's high-quality solutions, at highly competitive rates, that benefit not only the companies who contract with us, but also those with disabilities and disadvantages, the community and the planet.

**But don't do business with us because it makes you feel GOOD.  
Do it because we're GOOD at what we do.**

Call 323.539.2196 or email  
[documents@goodwillsoCal.org](mailto:documents@goodwillsoCal.org) to learn more.

AAA certified member of the National Association for Information Destruction (NAID).



[GoodwillSoCal.org](http://GoodwillSoCal.org)



String Theory...

*continued from pg. 1*

Ernie Ball who took over leadership of the business in the late 1980s, when it had just 14 employees. “I am always very proud and amazed of just how great these employees’ kids are. For our company to be in a position to invest in their families’ future through their child’s education is the most rewarding benefit we can offer.”

The company’s scholarship support is just another example of its “employee-first” approach, both at the string manufacturing operation in Coachella and the Music Man guitar and bass instrument manufacturing facility, a division of Ernie Ball Inc., in San Luis Obispo. Lunch is catered daily for the Coachella plant workers, who also enjoy gym memberships and employee assistance programs. The scholarship program has the potential to truly transform the lives not only at Ernie Ball, but also throughout the community.

“Our biggest asset is our employees,” said Holly Dragovich, general manager at Ernie Ball Inc. “We want to make their jobs more comfortable so they want to stay here. Part of that is supporting our employees and offering them a chance for a college education. We know that it’s hard for many of them, especially when there aren’t other organizations offering scholarship assistance.”

Sterling Ball had already been at the helm for many years before his father died in September 2004. Part of the business himself since he was 9 years old, Sterling’s sons Scotty and Brian have followed the family footsteps and remained working in Music Man sales and artist relations, respectively.

“Sterling is extremely generous when it comes to giving back to the community,” Dragovich said. “But as generous as he is, this is not a handout. Beth deserved it. She’s a good student and her mom

is a hard worker. This is something that was earned.”

Ernie Ball Inc. will award two scholarships to CSUSB students this year, along with two more annually in following years. They are also supporting scholarships at College of the Desert. CSUSB recipients must maintain a 3.0 grade point average to keep their scholarships for up to five years each.

“We’re just thankful for all of the help,” said Bethzaira’s mother, Maria Peña, a string winder at Ernie Ball Inc., through the translation of her daughter. “Now she won’t be going far and we can give her more family support.”

When Maria told her 18-year-old daughter that she was the first recipient of the new scholarship, Bethzaira “started jumping, because at that point I didn’t have financial aid and I would have had to get a job to continue.

“I just don’t know how somebody could be so generous in supporting my education – I’m just so thankful,” said the psychology major, who is part of the first freshman class ever at CSUSB’s Palm Desert Campus. “It’s exciting to be part of the first group of freshmen. I was originally going to go to the main campus in San Bernardino, but this scholarship is making it possible for me to enjoy our desert and live here at home.

“Plus, I want to make history as part of the first freshman class.”

Ernie Ball/Music Man has a long history of reaching out to its employees, which today number nearly 300 in Coachella and 130 in SLO. In 2000, the company incorporated the living wage policy to help full-time employees earn enough income to meet the high cost of living in San Luis Obispo County.

Dragovich said Ernie Ball’s motivation is actually two-fold. “Sterling also wants to support the Cal State San Bernardino Palm Desert Campus. He sees the cam-

*continued on page 33*



Get a business line of credit that works as hard as you do

An unsecured, revolving line of credit can:

- Provide financing to help manage your business cash flow
- Offer flexible use of funds for managing capital improvements, purchasing inventory, or covering payroll

Talk to us about our small business appreciation offers by calling 1-877-436-4170, or contacting your local banker today.

[wellsfargo.com/appointments](http://wellsfargo.com/appointments)

[wellsfargo.com/appreciation](http://wellsfargo.com/appreciation)

Together we'll go far



\*Credit decision subject to credit qualification. Apply for an unsecured Wells Fargo Business Line of Credit from 05/01/14 through 06/30/14 and upon approval, receive an opening fee waiver, up to \$250 value depending on line size. Opening fee is \$150 for line size \$10,000-\$25,000 and \$250 for line size \$25,001 or greater.

© 2014 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. SBS60-0146 (1196532\_12171)

*Real Estate...*

*continued from pg. 18*

will be cross-docked, LEED-certified and fully-entitled, located on approximately 38.5 acres of land. It will feature freeway frontage, built-to-suit office space, 36’ warehouse clearance, 129 dock high doors, three grade-level doors, a minimum of 96 trailer stalls, 3% skylights, around 550 parking spaces, ESFR K14 Sprinkler System and 185’ secured truck courts.

The building will also be situated with immediate access to the I-215 and 15 Freeways, offering convenient access to the Ports of Long Beach/Los Angeles, as well as direct transportation routes to San Diego, Riverside, Phoenix and Las Vegas.

**1900-ACRE SOCIAL RESORT SITE LOOKING FOR A GOOD DEVELOPER**

A rare SoCal development opportunity has come on the market. The property is the Arrowhead Springs resort site. It consists of roughly 1,900 acres of land, including the historic Arrowhead Springs Hotel, which was recently annexed into the City of San Bernardino. Currently there is 240k square feet of existing buildings including the historic hotel, spa resort, village dormitories, 11 bungalows (each named after a famous celebrity), chapel, pool and maintenance buildings.

The City of San Bernardino has already approved development on the site for more than 1,350 residential units, an additional 808k square feet of commercial space and conference facilities and 199 acres for a public golf course. The commercial space entitlements include 200k square feet of retail shops and restaurants, 200k square feet for a new, 300-room hotel and 250k square feet for a corporate office complex. Arrowhead Springs is surrounded on three sides by the San Bernardino National Forest and has a spectacular valley view to the south across the Inland Empire. With the recent extension of the 210 Freeway, the property is now strategically located within several miles of major freeways including the 210, I-10, and I-215. In addition, a new Million Air terminal has been constructed and is operational at San Bernardino International Airport, which is located only eight miles from the property.

Throughout its history, Arrowhead Springs Hotel was a hangout for big name celebrities like Spencer Tracy, Lucille Ball, Clark Gable, Eleanor Roosevelt, Humphrey Bogart, Danny Thomas, Jerry Lewis and Judy Garland. Elizabeth Taylor spent her honeymoon in the penthouse at age 17 with Nicky Hilton. Designed by renowned architect Paul Williams, the distinctive original Art Deco elements of the Arrowhead Springs Hotel are closely reminiscent of the legendary Beverly Hills Hotel. The swimming pool was named after Esther Williams, whose movies were shot on-site.

Tom Turley and his team at Jones Lang LaSalle have the marketing assignment for this very unique listing. “The amount of interest we’re receiving from developers and investors alike is remarkable. They see the potential and are scrambling to get in on the ground floor,” said Turley. “Not only does this site have an amazing history and offer a prime location, it also features available infrastructure and unparalleled amenities, including the natural resources of mountain spring water, natural hot springs and 1,400 acres set aside as protected watershed and nature reserve.”

**388K-SQUARE-FOOT TROPHY RETAIL CENTER IN CHINO HILLS PUT ON THE MARKET**

The Shoppes at Chino Hills, a 388-square-foot, trophy lifestyle center located in Chino Hills, has been put on the market. An asking price was not given out. The Shoppes is being sold by a private Southern California-based investment group that acquired the asset for \$94.5 million back in mid-2010. The property, which includes 60k square feet of office space, was

*continued on page 26*

*SBPEA...*

*continued from pg. 19*

members from agreeing on a successor MOU [memorandum of understanding]?” the posting asks. The prospect for the success of the Service Employees International Union ploy to decertify SBPEA hinges in large measure on the success of the new labor contract ratification.

If the contract is passed, the likelihood of decertification, already comparatively dim, would grow even more remote. Indeed, the *Sentinel* has obtained a copy of a mailer sent out by SEIU to San Bernardino Public Employees Association members. In that mailer it is stated that “The proposed contract would cost each county employee an average of \$6,388 out of our pockets and if the premiums increase as they have in the past, up to \$11,656 more in healthcare costs.” The mailer further asserts that the proposed contract would divert “7% of our paycheck for pensions,” provide “no across the board raise,” and result in “increased healthcare costs.” The mailer quotes Juana Gamez, who works in the county’s Children and Family Services division, as saying “I can’t afford a pay cut or to pay more for my retirement. I have already gone without a cost of living raise for five years.”

Oracio Diaz, who works in the Transitional Assistance Department, is quoted as saying, “We need a strong union that wins for union members—not one that negotiates takeaways.” Another of his colleagues in the Transitional Assistance Department, Maricruz Juarez, is quoted as saying, “If SBPEA can’t deliver a contract that keeps up with the cost of living, we need a new union.” Vida Walker, a third employee in the Transitional Services Department is quoted as saying, “I knew I was overworked and underpaid. Now I see that I’m also underrepresented by SBPEA.” The mailer advises recipients, “Vote no on the proposed San Bernardino County contract.”

Previous efforts to decertify SBPEA as the representative of some or all county employee divisions by agents working on behalf of the Teamsters, the American Federation of State, County and Municipal Employees and the International Brotherhood of Electrical Workers have failed.

*China’s Rising...*

*continued from pg. 20*

configuration of the economy. **How does this apply to China?** Most of the things you expect to see, you’re starting to see. They’ve begun to let export businesses struggle, where they either find new business models or die off. Exports, which used to be a primary driver of growth, are growing very slowly now, in part because of slow growth in advanced economies. A good share of demand is now generated inside the country — including a fair amount of horsepower starting to come from private consumption, even if China is in no conceivable way yet a consumption-driven economy. Chinese policymakers are intensely curious about other countries, and they’ve studied Korea and many other cases. They have a well-articulated game plan that I think is comprehensive, credible, and pretty complete.

**The previous Chinese government also announced some bold economic reforms but did not deliver on them. What will be the signs to prove that they are serious about reforms this time?**

More businesses failing, or changing their business models in the tradable side of the economy. A higher share of GDP going to household income. Clearer evidence of financial sector reform and regulation, including deeper and broader capital markets for corporate and municipal bonds, venture capital and private equity, more foreign competition. A liberalization of cross-border capital flows, though this would have to be gradual in a world of unusual monetary policies in the West. But again, the most important sign that the reformers are serious is that growth is

*continued on page 33*



## Why Smart...

*continued from pg. 9*

ered to their devices in the evenings and on weekends because they're worried about unfinished tasks and loose ends that might require their attention. While you might not be able to guarantee that your people can leave work at work every single day, you can help them gain the skills that will reduce their amount of "homework."

"Training on time management, prioritization, organization, the effective use of lists, and so forth can be surprisingly effective," Dr. Carm comments. "I can almost guarantee that all of your employees have unproductive work habits. By addressing them, you can help your team manage their workloads and be in a more comfortable place when it's time to go home each evening."

**Teach stress management techniques, too.** Unless you oversee an organization of ice cream tasters or mattress testers, there's no such thing as a stress-free workplace. That's not a bad thing; a small amount of anxiety keeps us alert and motivated. But too often, employees feel an unhealthy amount of stress that bleeds into and affects their personal lives, too. Believe it or not, stress costs American businesses around \$300 billion each year!

"Work-related stress contributes to health problems, absenteeism, burnout, and turnover," Dr. Carm points out. "If you offer a short workshop that teaches stress management techniques like meditation, deep breathing, or yoga, for instance, your employees will reap the benefits. And just knowing that you're concerned about their mental health will also lift a weight from their shoulders."

"Also, educate your employees on the benefits of getting enough sleep," she adds. "Let them know that you want them to get an adequate amount of rest, which is seven to nine hours a night for adults. Point out that sleep is essential for focus, creativity, a positive attitude, and general health. This may discourage workaholism; after all, people can't work till 7 or 8 p.m., take care of all of their personal obligations, and get eight hours of sleep. It's just not possible."

**Help them understand the business cycle.** As a leader, you know from years of experience that your business goes through (more or less) predictable seasons. For instance, September through December might be crunch time, but you know that after the new year things will be more relaxed. Just don't take for granted that your employees share this understanding!

"Educate your people, especially newer hires, about your company's natural business cycle," says Dr. Carm. "If things are hectic and overtime is mandatory, rookies might assume that it will always be like this and worry that they've bitten off more than they can chew. You can reduce their anxiety by pointing out that in a few weeks the pace will slow down. It's easier for people to push hard through crunch time if they know a lull is just around the corner."

**Include exercise in the workday.** Exercise is one of the most effective stress management tools available. It's also fantastic at increasing energy, improving focus, and boosting attitudes. And, of course, it's good for your health. Best of all, exercise can be both easy and inexpensive to integrate into the workday: Think lunchtime walks or even walking meetings (assuming your company has enough land to make it feasible). This is a great solution for employees who just can't find the time to stop at the gym in the midst of their hectic personal lives.

"As an employer, you'll find that at-work exercise programs pay off," promises Dr. Carm. "In the February 2010 issue of *Health Affairs*, several wellness program studies were published, revealing that medical costs fell \$3.27 for every \$1 spent on wellness. Furthermore, absenteeism costs fell \$2.73 for every \$1 spent. That is a 6:1 ROI! Harder to quantify, but just as impactful, is the fact that your investment in your employees' well-being will jump-start their morale, loyalty, and engagement—all of which is good news for their

productivity and your bottom line."

**Be flexible on when and where work happens.** Depending on your field, technological advances may mean that many employees are no longer tied to their desks. (And isn't that one of the reasons why our personal lives and professional lives have become so hopelessly enmeshed?) If possible, allow your employees to take advantage of being able to do work from their homes or from the coffee shop down the street.

"Unless it's absolutely necessary that someone be at a desk from 9 to 5, allow them to work from home, on their own schedule, from time to time," suggests Dr. Carm. "This will allow your employees to live their lives while also doing their work. Think about it this way: You don't want a payroll full of clock punchers—you want people who are self-directed goal achievers. That's the message that offering flex time sends."

**Dare to get personal.** On a regular basis, try to connect with your employees in a way that doesn't revolve around "shop talk." Ask about their kids, what they're planning to do over the weekend, and whether they watched the latest episode of "Mad Men," for example.

"When you establish a personal connection with your employees, you'll have a finger on the pulse of what's going on in their lives and how it might be affecting them at work," points out Dr. Carm. "They'll also feel more comfortable coming to you with requests to attend an upcoming out-of-town wedding, a child's recital, or a relative's funeral. Working with employees so that they can attend to personal obligations without feeling guilty is a great way to gain their long-term loyalty."

**Play hard to work hard.** Work doesn't have to be all, well, work. That's why Dr. Carm suggests integrating "fun" activities in the workday once a week or so: office scavenger hunts, trivia, darts, hall putt-putt, bring-your-pet-to-work days, cookouts on a Friday afternoon, etc. Use your imagination, and if you're lacking ideas, ask your employees what they'd like to do.

"There are several benefits to scheduling 'fun time' into the workday," she says. "For one thing, these activities give people a chance to get to know each other and become friendlier, which will streamline teamwork. They break up the monotony of the workday and counteract popular 'work is drudgery' attitudes. And fun also boosts energy and creativity, so you'll probably find that the 'lost' time is made up by subsequent spurts of productivity. Just don't schedule work 'fun' outside of work hours! People don't like it when you cut into 'their' time."

**Help with the housework.** Some companies offer laundry services and on-site dry cleaning pick-up and delivery. Others provide their employees with free housecleaning services and take-home meals. If that's in your budget and capabilities, it can take care of one thing on the long list of chores your employees have to complete outside of work, leaving them that much more time to relax.

"Of course, perks like these are expensive to institute and maintain, and simply aren't feasible for many companies to offer," Dr. Carm acknowledges. "And that's okay. Alternatively, perhaps you could purchase and distribute coupons to a local dry cleaner or housecleaning service, for instance. You can also offer time: Close the office a few hours early one afternoon a month and encourage your employees to use that time to catch up on their personal to-do lists."

"Remember, anything you can do to show employees that you care about the quality of their lives outside of the office will earn their goodwill and loyalty," Dr. Carm concludes. "The happier and less stressed you can help your employees to be on and off the job, the more loyal and engaged they will be—and the more your bottom line will benefit."

*For more information, please visit [www.drcarm.com](http://www.drcarm.com).*

MANAGER’S BOOKSHELF

“The New Corporate Facts of Life: Rethink Your Business to Transform Today’s Challenges Into Tomorrow’s Profits,”

By Diana Rivenburgh; AMACOM, New York, New York; 2014; 244 pages; \$27.95.

Not long ago I had the opportunity of listening to several people in their late sixties and early seventies. They were discussing their differences about the differences in the workplace. Some were still working, while others had retired. As often happens, those in the sixty plus crowd who had retired couldn’t understand why their younger counterparts hadn’t already retired.

The older group would say that all the “kids” (those under 65), ought to stop moaning about how long they had to work every day. Or how much more it costs for health care and other fringe benefits.

Their counterparts would point out that neither the currently employed nor the retired men and women had the foggiest notion about the number or length of workdays. Inevitably, their discussions quickly revealed that neither of the groups agreed with each other’s problems.

Author Diana Rivenburgh isn’t necessarily on one side or the other in the push and pull of business. She owns her own large business consulting company, but she became quite sensitive to the types and extent of change after the “Twin Towers disaster” of 9/11. This was followed by the “Great Economic Balloon and Bust” followed “Great Recession.”

It was this series of disasters that convinced Ms. Rivenburgh that the economic and other business issues were only part of the problem. She notes: “In the first few years on my new path, my colleagues and I provided organization development services, helping clients create better strategies, manage

change more skillfully, build higher-performing cultures, and develop stranger leaders. The work gave me great pleasure. I worked with a lot of interesting clients and ethical leaders. I got involved in and led challenging projects. I earned a good living.

Yet some deep inner voice kept telling me I could do more. It kept asking hard questions: “What does your work mean? Will what you do make any real difference to the quality of people’s lives? Can meaningful work and profitability go hand in hand? What abiding passion will keep you hopping out of bed each morning eager to get to work?”

It made my head hurt. So maybe, I concluded, I should stop using my head and start following my heart?” Ms. Rivenburgh spent several years taking a new look at what companies were growing and why. She points out her research into: “scores of other forward-looking companies during the past several years identified seven powerful, inter-connected forces that will trigger a catalytic change in the global business landscape.”

The author goes on to note that these seven in the following briefly arranged descriptions which she calls “The New Corporate Facts of Life.”

- “1. Disruptive innovation
- “2. Economic instability
- “3. Societal upheaval
- “4. Stakeholder power
- “5. Environmental degradation
- “6. Globalization
- “7. Population shifts”

The result of all seven of these, in the author’s view: “Like changes brought about by the Industrial Revolution,

Henry Ford’s automobile provided more than horseless transportation; it launched an era of mass production and modern management techniques. It paved the way for a sprawling infrastructure of roads and fueling stations, and supported a vast array of new industries. And as it reshaped the landscape, a large percentage of the population shifted from an agricultural to an urban lifestyle.

Likewise, the Information Age has irreversibly transformed everything we do, from buying and selling goods and

services to accessing entertainment, knowledge, and social communication.”

The author has brought a fresh approach to improving how people can work together and what they should be working on. Although some of the points she raises were discussed by Peter Drucker more than 30 years ago, it’s good to know that Diana Rivenburgh kept these points and added approaches that can make them work.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. “The Three Signs of a Miserable Job: A Fable for Managers (and Their Employees),” by Patrick Lencioni (John Wiley & Sons... \$38.14)(1)  
Originally published in 2007, the book has become very popular.
2. “Strengths Finder 2.0,” by Tom Rath (Gallup Press...\$24.95)(2)  
Spend less time fixing shortcomings, more time gaining strength.
3. “Lean In: Women, Work, and the Will to Lead,” by Sheryl Sandberg (Knopf Doubleday Publishing...\$24.95)(3)  
Why women’s progress achieving leadership roles has stalled.
4. “Giriboss,” by Sophia Amoruso, (Portfolio Hardcover...\$26.95)(4)  
How a young woman escaped a bad life and achieved a very good one.
5. “The Hunt: Target, Track, and Attain Your Goals,” by David Farbman (John Wiley & Sons...\$25.00)(\*\*)  
New skyrocketing shares his views on business growth.
6. “Leaders Eat Last: Why Some Teams Pull Together and Others Don’t,” by Simon Sinek (Portfolio Hardcover...\$27.95)(5)  
How to work together and achieve effective productivity.
7. “Doing More with Teams: The New Way to Winning,” by Bruce Piasecki (John Wiley & Sons...\$25.00)(6)  
Why and how teams offer greater flexibility when used properly.
8. “Smart Tribes: How Teams Become Brilliant Together,” by Christine Comaford (Portfolio Hardcover...\$26.95)(7)  
How top managers keep their teams involved and moving forward.
9. “Flash Boys: A Wall Street Revolt,” by Michael Lewis (W.W. Norton & Co...\$27.95)(\*\*)  
One of the hottest financial and writers is at it again.
10. “The Map and the Territory: Risk, Human Nature, and the Future of Forecasting,” by Alan Greenspan (Penguin Group...\$36.00)(9)  
Former head of the Federal Reserve Board has much to say.

\* -- Indicates a book’s previous position on the list.  
\*\* -- Indicates a book’s first appearance on the list.  
\*\*\* -- Indicates a book’s reappearance on the list.



Are Your...

*continued from pg. 6*

pensable.”  
“In this instance, the tyrannical leader is showing a lack of accountability to his subordinates and to his employer,” explains Miller. “Whether it’s codified in company policy or not, leaders should develop, challenge, and motivate their teams in a way that doesn’t tank their morale. When tyrannical behaviors are allowed to continue, disillusioned employees eventually take their talents elsewhere, costing their former employers a fortune to attract and train a successor.”

**The chronic latecomer.** These are the people who screw up meetings, upset customers and suppliers, and give your company a bad name because they’re consistently tardy. You don’t necessarily see the financial impact immediately, but it’s all too apparent after your clients call you unreliable and go elsewhere.

“Sure, there are legitimate reasons why even the most responsible person might be running late: a fender bender, a sick child, an unfortunate coffee spill, to name just a few,” concedes Bedford. “And yes, everybody gets a pass on this one from time to time when life’s curveballs happen. But if it happens again and again with the same person, you’ve got a problem. In effect, this employee is saying, ‘I don’t value my employer’s time,’ or, ‘It’s not important to me to honor the agreement we made.’ And that’s not what accountability looks like.”

**The mistake eraser.** This person could just as easily be called “the paragon of perfection,” because according to her, she never, ever makes a mistake. Over time, she has learned every trick in the book to cover up her missteps. She might tell herself, Well, last time this happened I just shredded the document, or, I’ll just delete the customer’s email again. No one noticed before.

“It’s easy to see how this type of lack of accountability can hurt your organization’s bottom line,” notes Miller. “If her self-serving behavior doesn’t immediately alienate customers and coworkers, when her deceptions come to light (and they always do), people will feel that much angrier and betrayed.”

**The blame deflector.** At first glance, this employee might seem to be a clone of the mistake eraser. And yes, the two of them do have quite a bit in common. But when you get right down to it, their MOs are different. While the mistake eraser pretends that nothing bad happened to start with, the blame deflector is all too happy to admit that a ball was dropped...by somebody else. It’s always someone else’s fault!

“When the boss is wondering where an error originated, this person’s ‘deflector shields’ come up immediately,” says Bedford. ‘Well, I was only doing what I was told,’ he might say. Or, ‘I didn’t misquote the price to that customer. They must have misheard.’ If these types of excuses come out of the same employee’s mouth on a regular basis, don’t fall for them. Remember, a big part of accountability is owning up to your own mistakes.”

**The truth avoider.** This person “just can’t handle the truth!” When someone calls her out—for dropping the ball, for behaving badly, etc.—her reaction isn’t pretty. Maybe she bursts into tears, sulks for days, stomps off indignantly, or angrily denies all charges.

“If an employee is offended instead of accepting that the other person has made a valid observation, she has just killed her accountability,” points out Miller. “Denying or just having a bad attitude about what’s obviously true will cause her credibility and trustworthiness to take a significant hit. Other employees as well as customers won’t want to work with her.”

**The white liar.** When this person doesn’t want to spend time giving feedback, he says, “That PowerPoint looks fine to me,” even though he knows it’s on the bland side. Or when he knows he won’t be able to meet a deadline, he emails the client and claims to have

Real Estate...

*continued from pg. 23*

purchased at the time on a free and clear basis from a bank consortium group led by Bank of America. A year later, in mid-2011, the investment group obtained a 5.2 percent, 10-year fixed-rate loan on the property through Citigroup Global Markets Realty Corp.

The Shoppes at Chino Hills was originally developed at a cost of \$135 million by Opus West in 2008. Located at 13800-13920 Village Center Drive in Chino Hills, the property is part of a larger master-planned project that includes the Chino Hills Civic Center, Chino Hills City Hall, Chino Hills Police Station and the public library.

The 94 percent leased property was designed by Altoon + Porter architects. The Shoppes at Chino Hills features outdoor shopping along landscaped streets and store-adjacent parking. One component of the project was designed as a pedestrian-only promenade with shaded seating areas and fountains. The center is anchored by XXI Forever, H&M, Trader Joes, Banana Republic, Victoria's Secret and Barnes & Noble.

Ryan Gallagher, Bryan Ley and CJ Osbrink of HFF have the listing on behalf of the seller. HFF handled the prior sale of this property in 2010. “This is a true trophy asset with enormous curb appeal and a great line-up of tenants. It is centrally located and well known within the region as a top tier shopping destination,” said Gallagher.

ALDI TO BUILD 850K-SQUARE-FOOT SOCAL REGIONAL DISTRIBUTION CENTER IN MORENO VALLEY

ALDI, a national grocery chain, has acquired a 55-acre site in Moreno Valley, with plans to build an 850k-square-foot SoCal regional headquarters. Batavia, IL-based ALDI recently announced plans to open 650 new stores nationwide over the next five years.

The site, located east of the 215 Freeway at Redlands Boulevard, offers high visibility from the 60 Freeway. The new distribution center will service approximately 200 stores in the Southern California area. Currently, ALDI operates nearly 1300 stores in 32 states, primarily from Kansas to the East Coast. David Prior, SIOR, Todd Taugner, SIOR, and Frank Schulz, SIOR, of The Klabin Company represented ALDI, in concert with Raymond Walker, SIOR, of Atlanta, GA, who provided consulting services for ALDI. Henry Steipel of Costa Mesa-based Garrett, DeFrenza & Steipel, LLP provided legal services on real estate matters to ALDI. Jeff Ruscigno of Lee & Associates represented

*continued on page 28*

been out of commission for a few days due to the flu. “Do you mind if I take a few extra days to complete the project?” he asks. “I want to make sure that I deliver the best possible work to you.”

“The white liar probably thinks he isn’t really hurting anyone with his fibs, but of course, that isn’t the case,” Bedford says. “Anytime an employee’s lack of total honesty impacts the quality of his own work, someone else’s work, or a client relationship, he has shown that he lacks accountability.”

“Next time you think that a lack of accountability doesn’t have a price tag, just look at this list and think again!” concludes Miller. “When you notice any of these behaviors in any of your employees (or in yourself!), make sure to address the issue promptly. Explain why you object to the behavior and make sure the employee knows what consequences will be incurred if it continues.”

“Especially in today’s transparent business environment, your company’s accountability cannot be taken lightly,” adds Bedford. “Safeguard it as the valuable commodity it is!”

For more information, please visit [www.millerbedford.com](http://www.millerbedford.com).

Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by number of licensed beds

continued on page. 31

|   | Medical Group<br>Address<br>City, State, Zip   | # of Physicians:<br>Employed<br>Contracted | Organization:<br>(IPA/Grp. Pract.)   | Total<br>Employees | Year<br>Founded | Percentage of<br>Prepaid<br>Patients | Urgent<br>Care<br>Services | Nat. Accredited:<br>Surg. Centers<br>Clinic/Group | Top Local Executive<br>Title<br>Phone/Fax<br>E-Mail Address                                       |
|---|--|--|--|--------------------|-----------------|--------------------------------------|----------------------------|---|---|
| 1.  | <b>Arrowhead Orthopedics</b><br>1901 W. Lugonia Ave.<br>Redlands, CA 92374   | 13   | Medical Group Practice   | 130                | 1989            | 90%                                  | Yes                        | no<br>no  | <b>Nabil Razzouk</b><br>CEO<br>(909) 557-1600/557-1740  |
| 2.  | <b>Beaver Medical Group</b><br>2 W. Fern Ave.<br>Redlands, CA 92373  | 170<br>n/a                                 | Multi-Specialty Group  | 1,000              | 1945            | 80%                                  | Yes                        | No<br>Yes   | <b>John Goodman</b><br>CEO<br>(909) 793-3311/796-0417<br>www.beavermedicalgroup.com               |
| 3.  | <b>Cal-Care Industrial Medical Clinic</b><br>502 S. Garey Ave.<br>Pomona, CA 91766   | 3<br>3                                     | Occupational<br>Health   | 12                 | 1998            | 100%                                 | Yes                        | No<br>No  | <b>Tom Blay</b><br>General Manager<br>(909) 620-8887/620-8817<br>calcare1@earthlink.net           |
| 4.  | <b>Choice Medical Group</b><br>18564 Hwy 18, Ste. 105<br>Apple Valley, CA 92307  | 5<br>160                                   | IPA  | 480                | 1990            | 80%                                  | Yes                        | No<br>No  | <b>Manmohan Nayyar, M.D.</b><br>President<br>(760) 242-7777/242-0487<br>www.choicemg.com          |
| 5.  | <b>Community Medical Group of Riverside Inc.</b><br>4444 Magnolia Ave.<br>Riverside, CA 92501  | 10<br>2                                    | Multi-Specialty  | 99                 | 1975            | 95%                                  | Yes                        | No<br>No  | <b>Richard M. Finn, FACMPE</b><br>Administrator<br>(951) 682-5661/274-3411                        |
| 6.  | <b>Computerized Diagnostic Imaging Center</b><br>4000 14th St., Ste. 109<br>Riverside, CA 92501  | 10   | MRI, CT, Fluoroscopy,<br>Computerized Arterial Doppler,<br>Ultrasound, Color Doppler | 38                 | 1976            | 80%                                  | No                         | No<br>No  | <b>Kathy Fresquez</b><br>Administrator<br>(951) 276-7500/276-8161<br>www.cdicimaging services.com |
| 7.  | <b>Cucamonga Valley Medical Group</b><br>16465 Sierra Lakes Parkway, Ste. 300<br>Fontana, CA 92336                                     | 4<br>1                                     | Prime Care,<br>Medical Group   | 30                 | 2006            | WND                                  | Yes                        | N/A<br>N/A  | <b>Amy Karp</b><br>na<br>(909) 429-2864/429-2868<br>www.cvmgdocs.com                              |
| 8.  | <b>Desert Oasis HealthCare</b><br>275 N. El Cielo Rd.<br>Palm Springs, CA 92262  | 26<br>110                                  | Medical Group/IPA  | 550                | 1981            | 90%                                  | Yes                        | N/A<br>Yes  | <b>Marc Hoffing, M.D.</b><br>Medical Director<br>(760) 320-8814/320-2016<br>ketsell@mydohc.com    |
| 9.  | <b>Hemet Community Medical Group</b><br>1545 W. Florida Ave.<br>Hemet, CA 92544  | 4<br>153                                   | IPA  | 176                | 1985            | N/A                                  | Yes                        | N/A<br>N/A  | <b>Kali P. Chaudhuri</b><br>CEO<br>(951) 791-1111/791-1120  |
| 10.   | <b>Heritage Victor Valley IPA Medical Group</b><br>12370 Hesperia Rd., Ste. 3<br>Victorville, CA 92395                                 | 1<br>110                                   | High Desert Medical Group  | 17                 | 2000            | N/A                                  | Yes (Off Site)             | No<br>No  | <b>Michelle Christensen</b><br>V.P. Operations<br>(760) 245-4747/553-7030                         |
| 11.   | <b>Hospitality Dental</b><br>4942 Arlington Ave.<br>Riverside, CA 92504  | 1<br>3                                     | Dental<br>Orthodontics<br>Children   | 16                 | 1971            | 90%                                  | Yes                        | No<br>No  | <b>Michael Boyko, DDS</b><br>Owner<br>(951) 359-4911/351-2013<br>hdusseau@hospitalitydental.com   |
| 12.   | <b>Hospitality Dental Associates</b><br>164 W. Hospitality Ln., Ste. 14<br>San Bernardino, CA 92408                                    | 22   | Orthodontics   | 150                | 1971            | 90%                                  | Yes                        | N/A<br>N/A  | <b>Chad Tucker</b><br>Administrator<br>(909) 888-6919/888-4068                                    |
| 13.   | <b>Inland Eye Inst. Medical Group, Inc.</b><br>1900 E. Washington St.<br>Colton, CA 92324  | 6<br>5                                     | Ophthalmology  | 30                 | 1985            | 90%                                  | No                         | No<br>No  | <b>Linda Greogein</b><br>Practice Administrator<br>(909) 824-6090/825-4778                        |
| 14.   | <b>Kaiser Permanente Medical Center</b><br>10800 Magnolia Ave.<br>Riverside, CA 92505  | 245<br>0                                   | Multi-Specialty<br>Full Service<br>Medical Care                                      | 2,400              | 1989            | 100%                                 | Yes                        | N/A<br>N/A  | <b>Richard Rajaratnam M.D.</b><br>Area Assoc. Medical Director<br>(951) 353-2000/353-4611         |
| 15.   | <b>Lia Demmio, DDS</b><br><b>Affiliated w/Hospitality Dental Associates</b><br>8325 Haven Ave., Ste. 130<br>Rancho Cucamonga, CA 91730 | 3  | Dental<br>Orthodontics   | 15                 | 1988            | 90%                                  | 24 Hour<br>on Call         | No<br>No  | <b>Doilene Graham</b><br>Office Manager<br>(909) 989-3566/980-8072                                |
| 16.   | <b>Loma Linda University Health Care</b><br>11370 Anderson St., Ste. 3000<br>Loma Linda, CA 92354                                      | 400+                                       | Medical School<br>Faculty Practice   | 1,235              | 1967            | 15%                                  | Yes                        | Yes<br>Yes  | <b>David Wren</b><br>CEO<br>(909) 558-2315/558-2446   |
| 17.   | <b>Loma Linda University Health Care</b><br>25455 Barton Rd.<br>Loma Linda, CA 92354   | 1<br>2                                     | Medical Group  | 4                  | na              | 100%                                 | Yes                        | Yes<br>Yes  | <b>Alfred Quansah</b><br>CEO<br>(909) 433-0842/588-6221   |
| 18.   | <b>Magnolia Health Care Management</b><br>9496 Magnolia Ave., Ste. 206<br>Riverside, CA 92503  | 181  | IPA  | 0                  | 1995            | N/A                                  | No                         | N/A<br>N/A  | <b>John Mukherjee</b><br>CEO<br>(951) 359-0779/689-6644   |
| 19.   | <b>NAMM California</b><br>3990 Concourse St.<br>Ontario, CA 91764  | 21<br>1,500+                               | IPA<br>Multi-Specialty   | 750                | 1983            | 95%                                  | Yes                        | N/A<br>N/A  | <b>Leigh Hutchins</b><br>CEO<br>(909) 605-8000/605-8031<br>www.nammcal.com                        |
| NAMM California manages PrimeCare Medical Network, Inc. |  |  |  |                    |                 |                                      |                            |   |   |

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2014 by IEBJ.



Real Estate...

*continued from pg. 26*

JOHNSON CAPITAL  
ARRANGES \$8.6 MILLION ON CLAREMONT OFFICE  
ASSET

Geoffrey Arrobio, senior vice president in Johnson Capital’s downtown Los Angeles office, arranged an \$8.6 million loan secured by a 79.8k-square-foot office property located on the Keck Graduate Institute (KGI) Applied Life Science Campus in Claremont. The two-story, single-tenant building is known as the Technip Building after its tenant, Technip North America, a world leader in project management, engineering and construction for the energy industry with 40,000 employees in 48 countries. The building is owned by the institute and the tenant recently signed a new 10-year lease at this location. It was built in 1983 on 7.75 acres in the southwest portion of the campus and includes 168 parking spaces.

The new 10-year loan has a fixed interest rate in the mid-5% range and has a 25-year amortization schedule. The financing was provided by EverBank. KGI plans on utilizing the proceeds to expand its on-campus pharmaceutical program. The Keck Graduate Institute was founded in 1997 and is the only American graduate institution devoted to bioscience education and discovery. KGI is the seventh and newest member of the Claremont College consortium. There are four buildings including the subject property on the KGI Campus. Commenting on the transaction, Arrobio said, “The challenges to this deal were the single-tenant nature of this project in addition to the borrower being a 501(c)(3) entity. There is available capital for single-tenant projects, however it did take time to find the right source who understood the tenant’s financial credit as

Ridge Property Trust, the seller.

well as the overall goals of the Keck Graduate Institute.”

INVESTOR BUYS 42 ACRES IN UPLAND AND  
CLAREMONT

An institutional investor purchased a 42-acre land site in the Inland Empire cities of Upland and Claremont, for \$48 milion. The land, known as “Park View,” was sold Allied Retail Partners LLC, an affiliate of LBG Real Estate Companies LLC. Allied purchased the majority of the land in June 2011, and paid a total of approximately \$12 million for the combined 42 acres.

Originally zoned open space, the land was entitled by Allied for 400 residential units and 100k-square-feet of commercial building area, prior to Allied’s 2011 purchase. “The entitlements were particularly complicated by the fact that the land straddles the city and county line, and therefore required approvals from Upland and Claremont, including certification of an environmental impact report, general plan amendments, zone changes, and adoption of specific plans, all by both cities,” said Doug Beiswenger, principal of LBG and Allied.

Land values in the Inland Empire have climbed steeply since Allied purchased the property. Allied purchased the majority of the land in June 2011, and paid a total of approximately \$12 million for the combined 42 acres.

CIRE EQUITY BUYS 230K SQUARE-FOOT MURRIETA  
CROSSING

La Jolla-based CIRE Equity bought Murrieta Crossing, a 230k-square-foot retail center located at 39700 Avenida Acacias in Murrieta. The property was sold by Sacramento-based special servicer Bluett & Associates for \$16.5

*continued on page 32*

Technology in...

*continued from pg. 40*

either “us” or “them.” Old episodes of the “Twilight Zone,” books and movies have fueled this paranoia to the point that it is now pretty much commonly accepted.

Since the development of the drones, that fear of a nuclear nightmare has come back to us. Much of the issue comes from the great advancements in computer technology since it also brings smaller size to anything in its development. If a device, the size of a kid’s radio-controlled model plane, can be built with an atomic bomb the size of a book, and it can be flown just a few hundred feet above us, how safe can we be? Add this to the thinking of the fictional tales of Tom Clancy, Clive Cussler and others.

Even the latest storyline for “24, Live Another Day” is based around the fear that drones can generate. Part of the problem is who is in control. In those books and TV shows I mentioned, somebody other than our pilots manage to hack the computer controls and redirect the bombs. They can hold us hostage, or worse, just let them drop on Washington, or London or some other vital and vulnerable target.

Of course, if we live on “what ifs” we can drive ourselves crazy. There are hundreds of ways to die without the bomb falling on us. I know that sounds grim but it is true. Many of the elements of “Big Brother” are all around us. Security cameras manage to be no bigger than a button and they can follow us just about anywhere. And what they don’t see can be recorded by somebody with their cell phone. When I first wrote about them, the drones did little more than take pictures. To that end they replaced the much more expensive high altitude spy planes like the SR-71 and the U-2. Not being manned avoided the problems that Francis Gary Powers ran into back in 1959.

But now some of these “toys” are armed. For myself, I have no problem with that. Back in the 70s I knew families of planes downed in Viet Nam. I soon learned that fighter pilots and bomber crews constituted the largest numbers of those Missing-In-Action. Planes that

can do the same jobs with no lose of U.S. troops seems like a good idea to me.

The question has now become, just how far should we go? Today we have TV cameras that are smaller than our smartphones (most of which have their own video capacity). These little devices can be attached to anything from a helmet to a dashboard to a surfboard. And yes, they can be attached to a drone, or even the bomb on a drone. So here is where I get confused. We know that the Air Force has been up there flying around loaded for Bear (pun intended). What is the difference if an unmanned device is up there instead?

Actually, there are reports of their use in areas like Pakistan where ground troops and even manned helicopters cannot get in. Legend has it they were part of the search for Osama bin Laden. Meanwhile companies are now making mini-drones for domestic use. These are about the size of the model planes, and they are priced anywhere from \$99 to \$2,000. Most are square shaped like a picture frame, with motors and propellers at each corner. Kids will want these for Christmas. You can attach a small GoPro TV camera to it. Amazon plans to use industrial strength versions for same day delivery. There is talk of using these small drones for many other new purposes. We have already seen what they bring to sport’s coverage when they were launched at Sochi. Think what they will add to police surveillance and traffic control, not to mention those high-speed highway chases we love to watch on TV.

Other uses are limitless. How about mountain rescue? Crowd control? In agriculture they can be sent out to inspect crops for bug infestation and for irrigation. They can serve us for close-up control of power lines and pipelines. The FAA has no idea how to control all of them. And the proliferation will bring about a loud buzz in the neighborhood that will drive your dog crazy. As for the paranoia issue, the chances of Skynet Terminator robots conquering us are no better than the chances of zombies

*continued on page 38*

HEALTH CARE

How Medicare Covers Hospice Care

By David Sayen

Coping with terminal illness can be very difficult, for the patient as well as his or her loved ones. That’s why I want to pass along some information about Medicare’s coverage of hospice care. Hospice is a program of care and support for people who are terminally ill. The focus is on comfort, not on curing illness. Hospice is intended to help people who are terminally ill live comfortably.

If you qualify for Medicare’s hospice benefit, you’ll have a specially trained team and support staff to help you and your family deal with your illness. You and your family members are the most important part of the team. Your team may also include doctors, nurses, counselors, social workers, physical and occupational therapists, speech-language pathologists, hospice aides, and homemakers. The hospice team provides care for the whole person. That includes his or her physical, emotional, and social needs.

Hospice services are generally provided in the home and may include physical care, counseling, drugs, and medical equipment and supplies for the terminal illness plus any related conditions. Your regular doctor or a nurse practitioner can also be part of your team, to supervise your care.

Who’s eligible for Medicare-covered hospice services? You have to meet several conditions.

For one, you must be eligible for Medicare Part A, which is hospital insurance. Also, your doctor and the hospice medical director must certify that you’re terminally ill and have six months or less to live, if your illness runs its normal course.

You have to sign a statement choosing hospice care instead of other Medicare-covered benefits to treat your terminal illness. (Medicare will still pay for covered benefits for any health problems that aren’t related to your terminal illness.) And you must get care from a Medicare-approved hospice program.

If you qualify, your doctor and the hospice team will work with you and your family to set up a care plan that meets your needs. A hospice doctor and nurse will be on call 24 hours a day, seven days a week to give you and your family support and care when you need it. Medicare’s hospice benefit allows you and your family to stay together in the comfort of your home unless you need care in an inpatient facility.

You have the right to stop hospice care at any time. Medicare will pay for a one-time-only consultation with a hospice medical director or hospice doctor to discuss your care options and how to manage your pain and symptoms.

After that, Medicare covers doctor and nurse services; equipment such as wheelchairs or walkers; supplies such as bandages and catheters; drugs to control pain or other symptoms; hospice aide and homemaker services; physical and occupational therapy; and social worker services.

Medicare also covers dietary counseling; grief and loss counseling for you and your family; short-term inpatient care for pain and symptom management; and short-term respite care.

Respite care is designed to help the caregiver for a terminal person. Often a spouse or other family member becomes the caregiver, and at some point they may need a rest. You can get respite care in a Medicare-approved hospice inpatient facility,

Advance Disposal Co. Unveils Expanded Facility



A larger and more automated Materials Recovery Facility will bring more efficient recycling to the residents and businesses in Hesperia and other communities in the High Desert.

Advance Disposal Co. unveiled the expansion to the public starting on May 29th. The multi-million dollar project will allow Advance Disposal Co. to meet the “75% diversion rate by 2020” that was imposed by the State of California in 2011 (AB 341).

The mechanical “pre-sorting” of the waste will be aided by the installation of impressive state-of-the-art equipment—towering rotating “tumblers,” or trommels, each with different sized “sifting” screens. Starting with the smallest gauge for dirt, the openings in the tumblers increase in size until only the largest items end up on the sorting floor for hand culling.

An additional 61,262 sq. ft. of floor has been added, allowing a more thorough “hand-sorting” process. These and more improvements will produce a cleaner, safer, and higher-end production of recyclables, which means less unrecyclable trash trucked to the landfill.

With an eye on the future and a dedication to the community and environment, Advance Disposal Co. is proud to have served the residents and businesses of Hesperia since 1965.

hospital, or nursing home if your caregiver needs a rest.

You can stay up to five days each time. You can get respite care more than once, but it can only be provided on an occasional basis.

How much do you pay for hospice under Medicare?

There’s no deductible. You’ll pay no more than \$5 for each prescription drug and similar products for pain relief and symptom control.

If you get inpatient respite care, you pay five percent of the Medicare-approved amount. For example, if Medicare pays \$100 per day for inpatient respite care, you’ll pay \$5 per day.

David Sayen is Medicare’s regional administrator for Arizona, California, Nevada, Hawaii, and the Pacific Territories. You can get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).



13 of the...

continued from pg. 14

tomers, for example. My point is, don't let your own stubbornness place limits on your potential. If you know a tactic or idea is fundamentally a good one, learn what you can from your first failure, figure out how to make improvements, and try, try again."

**Developing the "perfect" plan.** Let's say that you want to move to the next level, whatever that happens to be for your business. So you begin planning, preparing for every possible scenario. You define contingencies with backup plans full of redundancies. You sometimes wonder how anyone could fail with a plan that covers all possibilities and that offers each a solution. But here's what you're not taking into account: While your perfect plan might prevent you from failing, it will also hold you back from succeeding if it's never executed.

"To be absolutely clear, planning is a good thing," Panaggio clarifies. "However, for many entrepreneurs, the solution to avoiding the risk of reality is to keep planning. After all, they tell themselves, you must have a plan to be successful; 'winging it' is a blueprint for failure. But the truth is, with planning as a comfort zone, you can easily replace the reality of execution with theoretical forecasting and 'what-if' modeling. For that reason, many risk-averse entrepreneurs miss opportunities and fail to build actual businesses in the act of building virtual businesses. Don't make that mistake."

**Confusing "invention" with "innovation."** Many business owners lie awake at night worrying that their businesses will become obsolete if they don't innovate. And so they bang their heads against their desks each day, driving themselves crazy trying to build a new mousetrap. What they don't realize is that all they need to do is take the existing mousetrap and make it better.

"Yes, 'invention' and 'innovation' sound similar, but they're two distinct concepts," Panaggio explains. "Invention involves creating something totally new from scratch. Meanwhile, innovation takes preexisting products, processes, services, technologies, and ideas and makes them better. Think of companies like Netflix, which took our culture's thoroughly established love of renting movies and brought the process online, or Amazon, which 'techified' the millennia-old tradition of reading books with the introduction of its e-reader. There's certainly nothing wrong with invention, especially if a brilliant, industry-changing idea hits you out of nowhere, but bear in mind that innovation often takes much less time, energy, and resources."

**Requiring hard evidence.** Sometimes, identifying the right decision is clear as day: All of your mentors and team members are in agreement. The numbers indisputably point in a single direction. You receive an opportunity you know the competition would kill for. But other times, the right decision is murkier than the liquid in a Magic 8 Ball. How do you proceed?

"Many business leaders simply avoid making a decision at all if the information they have isn't pointing clearly in one direction," Panaggio says. "But in my personal opinion, that's a mistake. You have to keep your business moving forward regardless of whether you have the hard evidence you'd prefer. Sometimes, you'll have to bring intuition into the equation, make a gut call, and then embrace the risks that come with that move. If your gut call turns out to be the wrong one, it doesn't mean you're defeated—it's simply a part of leadership."

"Ultimately, a willingness to seek out opportunity and accept responsibility for all outcomes—including mistakes—is the mark of a true leader," Panaggio concludes. "If you can learn to live with risk and even use it to your advantage, you'll be setting yourself up for entrepreneurial success."

A Business...

continued from pg. 8

the Enron blowup and when Arthur Andersen went out of business?

Typical Response: One to three years.

Fact: The largest accounting firm in the world was gone in 90 days.

4. Was the indictment upheld?

Typical Response: Yes, that is why they went out of business.

Fact: No. The Supreme Court overruled the lower court in a 9-0 decision, and came to the conclusion within weeks, making it one of their quickest decisions ever.

5. How many people lost their jobs as a result of the false accusations?

Typical Response: Have no idea, but the partners got what they deserved.

Fact: Eighty-five thousand people lost their jobs and only a few thousand were partners. Most were staff people and clericals who made modest sums of money.

6. Who benefited from Arthur Andersen going out of business?

Typical Response: Everyone – we finally got rid of those crooks and made a statement to the rest of business to operate ethically.

Facts: It was not the Arthur Andersen people; they lost their jobs. It was not the clients; they had to go through the stress and expense of finding a new auditing firm. It was not the business world in general: It now has fewer firms from which to choose and rates increased. It was their competitors who benefited– they got Andersen's best people and clients and were able to increase their rates and profitability.

7. What accounting firms now have ex Arthur Andersen partners playing leadership roles in their firms?

Typical Response: None

Facts: The "big four," all the large middle-tier firms and many small firms have former Arthur Andersen partners in leadership positions. Finally, many members of the new Public Accounting Oversight Board (PCAOB), which oversees these firms, now have former Arthur Andersen people involved in reviewing the quality of these firms.

Independence...

continued from pg. 38

nology and a friendly smile all along the way.

All of our bankers are truly connected to their clients and the communities we serve. That's the Power of Independence."

To connect with any member of the Independence Bank team, you can give them a call on their Customer Care line at (951) 274-2400, visit them on the web at [www.iBankCA.com](http://www.iBankCA.com) or stop by any of their regional offices. Member FDIC.

Inland Empire Business Journal

Subscribe for Only

SEE PAGE 32

\$24.00

Also Available, the Digital 2013 Book of Lists

Start your subscription today by calling 909.605.8800 or visit [www.busjournal.com](http://www.busjournal.com)

| Top Health Care Medical Clinics/Groups in The Inland Empire |  |  |  |                    |                 |                                      |                                 |   |   |
|---|--|--|--|--------------------|-----------------|--------------------------------------|---------------------------------|---|---|
| continued from page 27                                      |  |  |  |                    |                 |                                      |                                 |   |   |
| Ranked by number of licensed beds                           |  |  |  |                    |                 |                                      |                                 |   |   |
|   | Medical Group<br>Address<br>City, State, Zip   | # of Physicians:<br>Employed<br>Contracted | Organization:<br>(IPA/Grp. Pract.)                 | Total<br>Employees | Year<br>Founded | Percentage of<br>Prepaid<br>Patients | Urgent<br>Care<br>Services      | Nat. Accredited:<br>Surg. Centers<br>Clinic/Group | Top Local Executive<br>Title<br>Phone/Fax<br>E-Mail Address   |
| 20.   | <b>Pinnacle Medical Group</b><br>1850 N. Riverside Ave.<br>Rialto, CA 92376  | 8  | Medical Group                                      | 50                 | 2003            | WND                                  | Yes                             | Yes<br>Yes  | <b>Charles Sabbah, MD</b><br>President<br>(909) 421-2700/421-2922<br>www.pinnaclemedical.com        |
| 21.   | <b>Pomona Valley Health Center</b><br>1770 N. Orange Grove Ave., Ste. 101<br>Pomona, CA 91767                                  | 8  | Premier Family<br>Medicine Associates              | 36                 | 1996            | N/A                                  | No                              | Yes<br>Yes  | <b>Gregory Dahlquist, M.D.</b><br>Medical Director<br>(909) 469-9490/865-2982<br>www.pvhmc.org      |
| 22.   | <b>PVHC at Chino Hills</b><br>2140 Grand Ave.<br>Chino Hills, CA 91709   | 4  | Premier Family<br>Medicine Associates              | 46                 | 2003            | N/A                                  | Radiology &<br>Physical Therapy | Yes<br>Yes  | <b>Gary Fontan, M.D.</b><br>Medical Director<br>(909) 630-7875/630-7848<br>www.pvhmc.org            |
| 23.   | <b>PVHC at Claremont</b><br>1601 Monte Vista Ave.<br>Claremont, CA 91711   | N/A<br>2                                   | Premier Family<br>Medicine Associates              | 50                 | 2009            | N/A                                  | Yes                             | Yes<br>Sleep Disorders                            | <b>Karen Levin</b><br>Director of Operations<br>(909) 865-9977/946-0166<br>www.pvhmc.org            |
| 24.   | <b>PVHC at Crossroads</b><br>3110 Chino Ave., Ste. 150-A<br>Chino Hills, CA 91709  | 4  | Premier Family<br>Medicine Associates              | 27                 | 2007            | N/A                                  | Yes                             | Yes<br>Yes  | <b>Michael Deanda, M.D.</b><br>Medical Director<br>(909) 630-7490/630-7491<br>www.pvhmc.org         |
| 25.   | <b>Prime Care of Redlands</b><br>1520 Barton Rd.<br>Redlands, CA 92373   | 3<br>50                                    | IPA  | 15                 | 1982            | 50%                                  | Yes                             | No<br>No  | <b>Sandee Derryberry</b><br>Executive Director<br>(909) 798-7766/335-0006                           |
| 26.   | <b>ProMed Health Network</b><br>4150 E. Concours St., Ste. 100<br>Ontario, CA 91764  | 0<br>980+                                  | IPA<br>Multi-Specialty                             | 87                 | 1988            | 80%                                  | Yes                             | N/A<br>N/A  | <b>Jeereddi Prasad, M.D.</b><br>President<br>(909) 932-1045/932-1065<br>info@promedhealth.com       |
| 27.   | <b>Raincross Medical Group, Inc.</b><br>4646 Brockton Ave.<br>Riverside, CA 92506  | 0<br>10                                    | Multi-Specialty                                    | 70                 | 1996            | 60%                                  | Yes                             | No<br>No  | <b>Deborah Novellino</b><br>Executive Director<br>(951) 774-2800/774-2846                           |
| 28.   | <b>Redlands-Yucaipa Medical Group</b><br>255 Terraciana Blvd., Ste. 101A<br>Redlands, CA 92373                                 | 10   | Medical Group                                      | 50                 | 2003            | WND                                  | Yes                             | Yes<br>Yes  | <b>Walter Jones, MD</b><br>President<br>(909) 748-6569<br>www.rymg.com                              |
| 29.   | <b>Riverside Medical Clinic</b><br>3660 Arlington Ave.<br>Riverside, CA 92506  | 123<br>0                                   | Multi-Specialty<br>Medical Group                   | 725                | 1935            | 50%                                  | Yes                             | Yes<br>Yes  | <b>Judy Carpenter</b><br>President/CEO<br>(951) 782-3744/328-9749<br>www.riversidemedicalclinic.com |
| 30.   | <b>Riverside Physician Network</b><br>1650 Iowa Ave., Ste. 220<br>Riverside, CA 92507  | 0<br>200                                   | IPA  | 55                 | 1984            | n/a                                  | Yes                             | N/A<br>N/A  | <b>Howard Saner</b><br>CEO<br>(951) 788-9800/788-0098<br>www.rpndocs.com                            |
| 31.   | <b>San Bernardino Medical Group, Inc.</b><br>1700 N. Waterman Ave.<br>San Bernardino, CA 92404                                 | 25<br>120                                  | Multi-Specialty<br>Practice Group                  | 188                | 1954            | 65%                                  | Yes                             | No<br>Yes   | <b>James W. Malin</b><br>CEO/Administrator<br>(909) 883-8611/881-5707<br>administration@sbmed.com   |
| 32.   | <b>Stanley Trammel, DDS</b><br><b>Affiliated w/Hospitality Dental Associates</b><br>14285 Seventh St.<br>Victorville, CA 92392 | 1  | Dental<br>Orthodontics                             | 6                  | 1986            | 90%                                  | 24 Hour<br>on Call              | No<br>No  | <b>Stephanie Urzua</b><br>Office Manager<br>(760) 243-7957/243-1310                                 |
| 33.   | <b>U.S. Health Works Medical Group</b><br>6485 Day St., Ste. 302<br>Riverside, CA 92507  | 1  | Occupational &<br>Industrial Medicine              | 4                  | 1991            | 100%                                 | Yes                             | No<br>No  | <b>Carmen Wells</b><br>Center Manager<br>(951) 653-5291/653-2440                                    |
| 34.   | <b>U.S. Health Works Medical Group</b><br>15341 Central Ave.<br>Chino, CA 91710  | 15   | Family Practice,<br>Industrial Medicine            | 35                 | 1983            | 35%                                  | Yes                             | No<br>No  | <b>Alparze Jackson</b><br>Medical Director<br>(909) 628-6011/628-7801                               |
| 35.   | <b>U.S. Health Works Medical Group</b><br>1760 Chicago Ave., Ste. J3<br>Riverside, CA 92507                                    | 6<br>10                                    | Day Occupational<br>Health, Industrial<br>Medicine | 17                 | 1980            | 100%                                 | Yes                             | No<br>No  | <b>Eileen Jazo</b><br>Clinic Manager<br>(951) 781-2200/781-2220                                     |
| 36.   | <b>U.S. Health Works Medical Group</b><br>801 Corporate Center Dr., Ste. 130<br>Pomona, CA 91768                               | 6<br>10                                    | Occupational<br>Health, Industrial<br>Medicine     | 15                 | 1980            | 100%                                 | Yes                             | No<br>No  | <b>Rosemary Lozano</b><br>Clinic Manager<br>(909) 623-1954/623-4988                                 |
| 37.   | <b>U.S. Health Works Medical Group</b><br>2171 S. Grove Ave., Ste. A<br>Ontario, CA 91761                                      | 2<br>5                                     | Occupational<br>Health, Industrial<br>Medicine     | 22                 | 1980            | 100%                                 | Yes                             | No<br>No  | <b>Joseph Balatazar</b><br>Clinic Manager<br>(909) 923-4080/930-0704                                |
| 38.   | <b>Western University Medical Center</b><br>887 E. 2nd St., Ste. C<br>Pomona, CA 91766   | 0<br>3                                     | Dental<br>Family Practice<br>Group                 | 150<br>16          | 1971<br>1983    | 90%<br>90%                           | Yes<br>Yes                      | NA<br>No<br>No                                    | <b>Carol Huie</b><br>Clinic Manager<br>(909) 865-2565/865-2955                                      |

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2014 by IEBJ.



Real Estate...

continued from pg. 28

million (\$72/sf). Murrieta Crossing offers I-215 Freeway visibility and is centrally located in the retail hub of the Temecula/Murrieta Valley. The property is anchored by Ace’s Comedy, Anti-Gravity, Easy-Life Furniture, Mor Furniture and Sit’n Sleep. It also contains Miguel’s Jr. Mexican Restaurant and In-n-Out.

“Our leasing team was able to reposition the asset, taking it from 16 percent to 91 percent occupancy during the past two years,” said Shauna Mattis, senior vice president of WCRE. “As a result of our leasing efforts, we were able to increase the property’s value from \$9.3 million to \$16.5 million.” Mattis and Geoff Tranchina of WCRE represented the seller, Sacramento-based special servicer Bluett & Associates.

The buyer represented itself. Mattis went on to say that the Inland Empire retail market is continuing to show positive signs of recovery. 2013 End-of-Year market studies report a total vacancy rate in the IE of just over 10% (10.1%) and average asking rent for all retail space of \$22.80 square foot up more than \$5.51 square foot over the preceding six months. Over 2 million square feet of big box retail space was absorbed in the market from 2012-2013.

Timothy Rutland...

continued from pg. 15

tenure with SELMC, Rutland was credited with a series of major accomplishments including generating \$1.2 million in group revenue for the new Stein Eriksen Ballroom, boosting mobile and integrated Web booking by \$1.2 million and annually outpacing sales projections by up to 124 percent. Rutland also held executive positions at a number of prestigious California-based properties including The Beverly Hilton and Raffles L’Ermitage in Beverly Hills and dedicated 19 years to the Ritz-Carlton Hotel Company, holding multiple posts throughout the U.S.

“With a resort-wide renovation set to launch, Tim’s diverse background and stellar capability set will ensure success for La Quinta’s treasured product and mission,” notes Paul Cherrett, managing director of La Quinta Resort & Club. “His vision and top-line ability to drive revenue, along with his demonstrated knowledge of all aspects of the hospitality industry, are an invaluable asset to the La Quinta team.”

Legislation...

continued from pg. 1

legislation is the bipartisan solution the Legislature and Governor need to solve this long-festering problem once and for all.”

The BOE has already spent roughly \$60 million of the taxpayers’ money for building repairs and remediation. Total costs related to repairs and relocation during construction are estimated to be between \$106 and \$115 million, which does not include lost employee productivity.

“After years of repairs, costing the state \$60 million to date and forcing our employees to work in an unstable environment, I am pleased that this fiscally and morally responsible legislation is moving forward. I fully support Assembly Bill 1656 which authorizes the Department of General Services to secure an alternate site that will consolidate and relocate the BOE Headquarters operations into one central location.”

The building on N Street only has enough working space for 2,200 employees. The other 750 Sacramento-based BOE employees work in satellite offices located throughout the Greater Sacramento area.

Archived at...

continued from pg. 1

end of the month. In the meantime, if you find any errors or omissions, please contact Jill Vassilakos-Long at [jvlong@csusb.edu](mailto:jvlong@csusb.edu).

The archive will be updated as new issues are released. The paper issues remain archived in the Special Collections section of the Pfau Library.

For information regarding access and/or inquiries about the IEBJ archive, please contact Jill Vassilakos-Long at [jvlong@csusb.edu](mailto:jvlong@csusb.edu).

2014  
Book  
of Lists  
\$75.00

To purchase your  
2014 Book of Lists on  
Disk or Digital Download  
for \$75.00  
Call (909) 605-8800  
or visit  
[www.busjournal.com](http://www.busjournal.com)

SUBSCRIBE NOW!

Yes

I want to subscribe to the *Inland Empire Business Journal*

☐ One year \$24 annual subscription

☐ Two Year \$82 — Includes 2014

☐ My check is enclosed

Digital Book of Lists (A \$75 Value)

☐ Charge to my credit card:

☐ MasterCard

☐ Visa

Exp. Date

Credit Card No.

Signature

Company

Name

Address

City/State

Zip

Phone#

Make checks payable to: Inland Empire Business Journal

P.O. Box 1979, Rancho Cucamonga, CA 91729

For more information, call (909) 605-8800/Fax (909) 605-6688

**Biz2Credit...**  
*continued from pg. 34*

tion for more than 1 year.

**About Biz2Credit**  
*Founded in 2007, Biz2Credit Business Loans is a leading credit marketplace connecting small- and medium-sized businesses with lenders, service providers, and complementary business tools. The company matches borrowers to financial institutions based on each business’s unique profile -- completed in less than four minutes -- in a safe, efficient, price-transparent environment. Biz2Credit’s network consists of 1.6 million users, 1,300+ lenders, credit rating agencies such as D&B and Equifax, and small business service providers including CPAs and lawyers.*

**Executive Notes...**  
*continued from pg. 40*

Manuel Band of Mission Indians two decades ago, has returned to head the tribe, having been reelected to the post last month. “I am humbled by this election to lead the people of San Manuel,” said Valbuena.

“The future of our tribe requires that we continue the work initiated by our ancestors generations ago to ensure not only our survival, but also to maintain our cultural strengths as well as a commitment to progress in an increasingly complex world. I am firmly committed to these principles.”

Valbuena has been active in guiding the tribe’s operations since 1974, when she was selected to a position on the San Manuel housing commission, which provided oversight for the housing program on the reservation, which is located near Highland in San Bernardino County. For the last 19 years, Valbuena has served as chairwoman of the Tribal Alliance of Sovereign Indian Nations (TASIN), a regional tribal organization in Southern California whose purpose is to advance tribal government issues with local, state and federal governments.

Among her current affiliations, she serves on the board of trustees for the Smithsonian’s National Museum of the American Indian in Washington, DC, as trustee for the Autry National Center based in Los Angeles, is serving in her 23rd year as delegate to the National Congress of American Indians, and has been a member of the Advisory Council for the American Indian Chamber of Commerce of California for 15 years. Valbuena has been active with regard to several local agencies and charities. She was employed as a stenographer, court officer, resource officer and public spokeswoman with the San Bernardino Police Department for 16 years. She previously served as a board member with the San Bernardino Valley Lighthouse for the Blind and the San Bernardino YMCA. She has received numerous distinctions throughout her career, including the San Bernardino County Safety Employee’s Benefit Association Distinguished Benefactor Honoree in 2011, California Assemblyman Bill Emmerson’s California Woman of Distinction award in 2010, Women Empowering Women for Indian Nations (WEWIN) honoree and the National Indian Gaming Association (NIGA) Chairman’s Leadership Award.

Valubena and her husband, Stephen, have two children and three grandchildren.

**String Theory...**  
*continued from pg. 22*

pus growing and this becoming a college town. This is a big deal for our region.”

“And this is also our way of setting an example for other businesses in the area to support the campus and higher education,” added Chief Financial Officer Cary Grenrock. “We want to get other local businesses to support the campus, too.”

Both Dragovich and Grenrock believe in Sterling Ball’s vision that the growth of CSUSB’s Palm Desert Campus will lead to the region’s economic growth. “Students from the Coachella Valley

**China’s Rising...**  
*continued from pg. 23*

down to where it is now.

**But what about the 300 million additional workers moving from the countryside into the cities? Doesn’t China need high GDP growth to provide employment for them?**

Ten years ago, the big employment engine was the low-cost export sector. As that manufacturing becomes more capital-intensive and higher value added, it will need less labor. So what’s going to replace the old employment engine? If the urban population grows from 50 to 80% of the total population, and cities grow and expand, there are a ton of service jobs that go along with urban life, from subway drivers and dry cleaners to shops and restaurants. That’s going to be an important employment engine. In other words, it’s not GDP growth we should be looking at, but changes in the composition of the economy to where these new jobs are going to be created.

**What does your study of middle-income countries tell you about political change in China?**

In most countries, as people get richer and more comfortable materially, they want to have a voice — that is, a political voice — in the way the place is run. In cases like Japan, Korea, and Taiwan, you had dominant single parties kept in power by structures that made it very unlikely that another party would ever get elected. All of these have evolved into genuine multiparty democracies. No one knows what version of this change will occur in China. There is no question that most people think — and I would agree — that economic development is accompanied by the evolution of and change in political and social institutions. Even if that happens in an idiosyncratic Chinese way.

**How will China’s reforms change the world economy?**

China has been a growth engine, and now it’s also a huge market. According to McKinsey Global Institute figures, China’s middle class is 230 million people now, going to 630 million people in 10 years. This is an economy with an enormous amount of growth in purchasing power. What happens in a middle-income transition is that people get rich enough to buy certain things, like cars, larger homes, appliances. The whole developing world is going to have a big market in China to sell to. It positively affects everybody.

**Even if the reforms transition China’s economy to slower growth?**

What we should probably worry about is not whether it maintains the old rate of growth, but rather whether Chinese growth drops below the country’s sustainable rate of 7 to 7.5%. Or whether an accident happens, or they don’t complete the reforms, or a group that doesn’t want a market-based economy gets the reins of power. A lot of these and other things could happen. But we should not worry excessively about China successfully making a transition to a middle-income country, which is going to come inherently with a less explosive rate of growth.

—*Standord Graduate School of Business*

have historically had to choose between going to Arizona or someplace else in California to go to college,” Grenrock said. “But now they have the Palm Desert Campus as an option, and as the campus continues to grow and the region becomes more of a college destination, why wouldn’t they stay here, and why wouldn’t people from other areas want to come here to the desert?”

New or current CSUSB students must have a parent or parental guardian currently employed with Ernie Ball Inc. to qualify for the funding. In just the short time since the scholarship program was announced, Dragovich says, “I grew so much more respect for our employees. So many of our employees have such intelligent children. It just blew me away. That’s the stuff you just want to support.”



# Biz2Credit Identifies 2014’s Best Small Business Cities in America

## Riverside has been named #11

*Analysis Examined Markets With the Highest Annual Revenue, Credit Scores and Other Factors*

Biz2Credit.com has identified San Jose as the Best Small Business City in America, based on a weighted average that includes annual revenue, credit score, age of business (in months), cash flow, debt-to-income ratio, incorporation (C-Corp or LLC vs. sole proprietorship), and business owners’ personal credit scores.

“San Jose remains the center of innovation and new business job creation in the U.S.,” said Biz2Credit CEO Rohit Arora, one of the nation’s leading experts in small business finance, who oversaw the research. “Surprisingly, Detroit-Dearborn scored very well in large part because of the auto industry’s rebound and the growing technology sector in the area.” Meanwhile, despite being the nation’s financial hub and a city with a thriving economy, the New York City metro area ranked only seventh in the Biz2Credit’s Best Small Business Cities ranking because of the high cost of doing business.

“While revenue figures are usually higher for New York-based companies, so are the costs of operation. The minimum wage is higher, and now Mayor DeBlasio has expanded paid sick leave. This hinders small business owners,” Arora explained. “When fixed and marginal costs are high, it impacts cash flow significantly. There is also some fallout still from Hurricane Sandy and its impact on small businesses. This, too, hurt New York’s ranking.” Houston dropped from the top spot last year. The oil boom in Texas has slowed a little, and business growth is not at the pace that we saw last year.

For this analysis, Biz2Credit defined “small businesses” as companies having fewer than 250 employees or less than \$10 million in annual revenues. The Top 25 Cities for Small Business in 2014 are:

1. San Jose-Sunnyvale-Santa Clara, CA
2. Detroit-Dearborn, MI
3. Denver, CO
4. Los Angeles-Long Beach-Anaheim, CA
5. San Francisco-Oakland, CA
6. Las Vegas, NV
7. New York metro area
8. Atlanta, GA
9. Washington, DC metro area
10. Miami-Fort Lauderdale-West Palm Beach, FL
11. Riverside-San Bernardino, CA
12. Tampa-St. Petersburg, FL
13. Sacramento, CA
14. Indianapolis, IN
15. Houston, TX
16. Chicago, IL
17. Portland, OR
18. Dallas-Fort Worth, TX
19. Phoenix-Scottsdale, AZ
20. Charlotte, NC
21. San Antonio, TX
22. Seattle-Tacoma, WA
23. Jacksonville, FL
24. Philadelphia, PA
25. Orlando-Kissimmee, FL

The Top 10 metro areas by Annual Revenue were: Riverside-San Bernardino, CA; Portland, OR; Jacksonville, FL; Los Angeles-Long Beach-Anaheim, CA; and Detroit-Dearborn, MI.

“Centers of technological innovation are booming. Cities like Portland and Jacksonville are taking advantage of their slower pace, lower costs and good standard of living offered to residents,” Arora

|                                       |
|---------------------------------------|
| 1. Riverside-San Bernardino, CA       |
| 2. Portland, OR                       |
| 3. Jacksonville, FL                   |
| 4. Los Angeles-Long Beach-Anaheim, CA |
| 5. Detroit -Dearborn, MI              |
| 6. New York metro                     |
| 7. Chicago, IL-IN-WI                  |
| 8. San Jose-Sunnyvale-Santa Clara, CA |
| 9. Las Vegas, NV                      |
| 10. Denver, CO                        |

says.

When sorted by Age of Business (in months), Philadelphia was the leader.

“The small number of months in business indicates more start-ups in an area. Philadelphia, San Antonio, Sacramento, and Orlando were among the leaders. These cities are places where immigrant

|                              |
|------------------------------|
| 1. Philadelphia metro area   |
| 2. San Antonio, TX           |
| 3. Sacramento, CA            |
| 4. Orlando, FL               |
| 5. Washington, DC metro area |
| 6. Dallas-Fort Worth, TX     |
| 7. Seattle-Tacoma, WA        |
| 8. Jacksonville, FL          |
| 9. Portland, OR              |
| 10. Houston metro area       |

businesses are growing,” Arora explained. “Meanwhile, Washington benefits from Federal investments. The city also is a magnet for young people.”

When sorted by Credit Score, San Jose was the leader. Rounding out the Top 10 were: Denver, Las Vegas, Los Angeles-Anaheim, San Francisco-Oakland, San Jose, New York metro, Detroit-Dearborn, Tampa-St. Petersburg, Sacramento, and Portland.

“Small businesses in areas where technology is booming, such as San Jose, Denver, Las Vegas, Los Angeles, San Francisco, and New York, tend to have higher credit scores,” Arora said. “They are also areas with a long history of innovation and thus have well-established companies with higher credit scores.”

For the complete Top 25 ranking by Annual Revenue, Credit Score, or Age of Business, visit: ([www.biz2credit.com/research-reports/2014-best-small-business-cities-in-america](http://www.biz2credit.com/research-reports/2014-best-small-business-cities-in-america))

|  |
|--|
| 1. San Jose-Sunnyvale-Santa Clara, CA  |
| 2. Denver, CO                          |
| 3. Las Vegas, NV                       |
| 4. Los Angeles-Long Beach-Anaheim, CA  |
| 5. San Francisco-Oakland, CA           |
| 6. New York metro                      |
| 7. Detroit-Dearborn, MI                |
| 8. Tampa-St. Petersburg-Clearwater, FL |
| 9. Sacramento, CA                      |
| 10. Portland, OR                       |

### About the Biz2Credit Best Small Business Cities in America Study

Biz2Credit analyzed 12,000 businesses with less than 250 employees and less than \$10 million in annual revenues from across the country that have been in opera-

*continued on page 33*

NEW BUSINESS

County of San Bernardino

|   |   |   |  |  |   |
|---|---|---|--|--|---|
| <b>RANCHO IT SOLUTIONS</b><br>8365 GABRIEL DR.<br>STE. B<br>RANCHO CUCAMONGA,<br>CA 91730 | <b>DOG SHELTER</b><br>4336 TORREY PINES DR.<br>CHINO HILLS, CA 91709                    | <b>TOMMYAUSTINS FLOREST</b><br>10730 FOOTHILL BLVD.<br>STE. G120<br>RANCHO CUCAMONGA,<br>CA 91730 | <b>WORLD OF SUITS</b><br>14668 7TH ST.<br>VICTORVILLE, CA 92395                        | <b>A&amp;J AUTO QUALITY SPECIALIST</b><br>1156 W 9TH ST.<br>STE. A<br>UPLAND, CA 91786                         | <b>B &amp; B AUTOMOTIVE</b><br>785 W RIALTO AVE.<br>STE. D<br>RIALTO, CA 92376              |
| <b>RANDYS TECH</b><br>12664 MEADOW ST.<br>VICTORVILLE, CA 92395                           | <b>SINCERE SECRET STUDIO</b><br>18031 OUTER HYWY 18<br>STE. G<br>APPLE VALLEY, CA 92307 | <b>TWISTED IMAGES INK.</b><br>15455 CAJON BLVD.<br>DEVORE, CA 92407                               | <b>WWW.SIRENZPLEA-SUREZ.COM</b><br>909 W. MARSHALL BLVD.<br>SAN BERNARDINO, CA 92405   | <b>ACCREDITED DOMESTIC INVESTIGATIONS</b><br>1808 FOOTHILL BLVD.<br>STE. 1620<br>RANCHO CUCAMUNGA,<br>CA 91730 | <b>CAL LAND REALTY</b><br>14790 PIPELINE AVE.<br>STE. 108<br>CHINO HILLS, CA 91709          |
| <b>SAME TEAM ENTERTAINMENT</b><br>6055 GARNET ST.<br>ALTA LOMA, CA 91701                  | <b>SIRENZ PLEASUREZ</b><br>909 W. MARSHALL BLVD.<br>SAN BERNARDINO, CA 92405            | <b>VECTOR FIRST AID</b><br>12375 MILLS AVE.<br>STE. 5<br>CHINO, CA 91710                          | <b>212 TRANSPORT</b><br>6179 MACLAY ST.<br>SAN BERNARDINO, CA 92427                    | <b>ADVANCE IMAGE PACKAGING</b><br>4395 EAST LOWELL<br>STE. F<br>ONTARIO, CA 91761                              | <b>CANCER COMMUNITY</b><br>4336 TORREY PINES DR.<br>CHINO HILLS, CA 91709                   |
| <b>SCSGOODS101</b><br>3910 OBSIDIAN RD.<br>SAN BERNARDINO, CA 92407                       | <b>SOLARMAN</b><br>4001 E. SANTAANA ST.<br>ONTARIO, CA 91761                            | <b>VENTUREWORKS</b><br>12548 LUNA RD.<br>VICTORVILLE, CA 92392                                    | <b>AMAVIZCA REALTY</b><br>22790 CARDINAL ST.<br>GRAND TERRACE, CA 92313                | <b>AFFORDABLE LIEN SALES</b><br>8233 PAISLEY AVE.<br>HESPERIA, CA 92345  | <b>CARDIOSOM</b><br>104 E. OLIVE AVE.<br>STE. 104<br>REDLANDS, CA 92373                     |
| <b>SHOP &amp; BARGAIN CENTER</b><br>17040 SOLVER AVE.<br>FONTANA, CA 92337                | <b>THE HOUSEWARE COMPANY</b><br>170 N. ARROWHEAD AVE.<br>STE. B<br>RIALTO, CA 92376     | <b>THE V.T. MARKET</b><br>15700 VILLAGE DR.<br>VICTORVILLE, CA 92394                              | <b>ANTIQUE ARCADE</b><br>31629 OUTER HWY 10<br>STE. B<br>REDLANDS, CA 92373            | <b>AMADOR TRUCKING</b><br>2584 N. LOCUST AVE.<br>RIALTO, CA 92377  | <b>CASEY’S AUTO SERVICE</b><br>1800 EAST MAIN ST.<br>BARSTOW, CA 92311                      |
| <b>DAILY HEALTH FOODS</b><br>568 S. WATERMAN AVE.<br>STE. K<br>SAN BERNARDINO, CA 92408   | <b>THE MANGO HUT</b><br>6427 MESQUITE AVE.<br>STE. A<br>TWENTYNINE PALMS, CA 92277      | <b>WATERMAN</b><br>AUTOMOTIVE SERVICE CENTER<br>154 S. WATERMAN AVE.<br>SAN BERNARDINO, CA 92410  | <b>CODE RED AIRSOFT PARK</b><br>1350 AGUA MANSA RD.<br>COLTON, CA 92324                | <b>AMERICAREMEM-BER'SKIA.</b><br>COM<br>10340 RANCHERO RD.<br>OAK HILLS, CA 92344                              | <b>CG HAUSER ENTERPRISES</b><br>13831 OLIVEWOOD AVE.<br>CHINO, CA 91710                     |
| <b>DANCE WITH PURPOSE</b><br>111 WEST LUGONIAAVE.<br>REDLANDS, CA 92374                   | <b>MAMA’S HOUSE #7</b><br>428 RIALD AVE.<br>STE. 5B<br>COLTON, CA 92324                 | <b>CARRENO’S TIRE SHOP</b><br>17005 D ST.<br>VICTORVILLE, CA 92392                                | <b>BOB’S LOCK &amp; KEY</b><br>22421 BARTON RD.<br>STE. 157<br>GRAND TERRACE, CA 92313 | <b>ANITA’S CANTINA</b><br>479 S LA CADENA DR.<br>COLTON, CA 92324  | <b>CHARISMA MEDICAL BILLING</b><br>9876 ARROW ROUTE<br>STE. 1<br>RANCHO CUCAMONGA, CA 91729 |
| <b>DIRECT HOME SAVERS</b><br>3333 E CONCOURS<br>BLD. 9 STE. 101<br>ONTARIO, CA 91764      |   | <b>WHITE AWAY HANDYMAN SERVICE</b><br>12997 SAN LUCAS DR.<br>VICTORVILLE, CA 92392                | <b>OFF ROAD SHOW</b><br>5529 HILL CREEDS AVE.<br>VICTORVILLE, CA 92394                 |  | <b>CHILD SHELTER</b><br>4336 TORREY PINES DR.<br>CHINO HILLS, CA 91709                      |

NEW BUSINESS

County of Riverside

|  |   |  |  |   |   |
|--|---|--|--|---|---|
| <b>P.M. LANDSCAPING</b><br>13640 LUIS DR.<br>DESERT HOT SPRINGS, CA 92240                      | <b>INTEGRITY BUSINESS &amp; CONSUMER JOURNAL</b><br>15111 WINDOVER CT.<br>LAKE ELSINORE, CA 92530 | <b>ARTHUR MURRAY FRANCHISE DANCE STUDIO</b><br>3699 SUNNYSIDE DR.<br>RIVERSIDE, CA 92506     | <b>TOMORROWS MORTGAGE SOLUTIONS</b><br>73140 HWY 111<br>STE. 5<br>PALM DESERT, CA 92260  | <b>SIERRAAVIATION GROUP</b><br>3400 E TAHQUITZ CANYON WAY<br>STE. 15<br>PALLM SPRINGS, CA 92262 | <b>AMBER REALTY</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586                |
| <b>HECTOR’S AUTO CARE &amp; VEHICLE ACCESSORIES</b><br>81237 PALMWOOD DR.<br>INDIO, CA 92201   | <b>ALLTIME FITNESS</b><br>68100 RAMON RD.<br>STE. B14<br>CATHEDRAL CITY, CA 92234                 | <b>JAY’S TRUCKING</b><br>27331 COTTONWOOD AVE.<br>MORENO VALLEY, CA 92555                    | <b>GET IT WRITE EDITORIAL SERVICES</b><br>11517 TULANE AVE.<br>RIVERSIDE, CA 92507       | <b>HOPE’S METAL</b><br>11307 SAN JACINTO ST.<br>MORONGO VALLEY, CA 92256                        | <b>HUB-KELLER PROPERTIES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586       |
| <b>CPR PROVIDERS OF COACHELLA VALLEY</b><br>43495 BRAHEA CT.<br>INDIO, CA 92201                | <b>COMMON SENSE FINANCIAL</b><br>5 WATERLOO CT.<br>RANCHO MIRAGE, CA 92270                        | <b>ACTION SURVEILLANCE</b><br>28888 LAKEFRONT RD.<br>TEMECULA, CA 92591                      | <b>WOODCRESTBOOKS.COM</b><br>19465 GLENWOOD AVE.<br>RIVERSIDE, CA 92508                  | <b>R M S HANDY MAN</b><br>35718 GALENA CR.<br>TEMECULA, CA 92592                                | <b>CANYON COMMERCIAL PROPERTIES</b><br>29826 HAUN RD.<br>STE. 305 MENIFEE CA 92586    |
| <b>BLUE SKY LANDSCAPE CORP.</b><br>69090 SAN HELENAAVE.<br>CATHEDRAL CITY, CA 92234            | <b>COMMON SENSE REALTY</b><br>5 WATERLOO CT.<br>RANCHO MIRAGE, CA 92270                           | <b>DOORWAYS SUPPORTED LIVING</b><br>12727 CARNATION ST.<br>CORONA, CA 92880                  | <b>YUM BUFFET</b><br>23753 SUNNYMEAD BLVD.<br>MORENO VALLEY, CA 92553                    | <b>HAUN PROFESSIONAL, LLC</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586                | <b>CANYON VILLAGE PROPERTIES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586   |
| <b>DESERT STAR WEEKLY</b><br>66538 EIGHTH ST.<br>DESERT HOT SPRINGS, CA 92240                  | <b>EVERGREEN LANDSCAPE AND MAINTENANCE</b><br>31940 VISTA DEL SOL<br>THOUSAND PALMS, CA 92276     | <b>RESIDENT BOARD N CARE</b><br>12727 CARNATION ST.<br>CORONA, CA 92880                      | <b>NIGHTINGALE HOME HEALTHCARE</b><br>1091 N. PALM CANYON DR.<br>PALM SPRINGS, CA 92262  | <b>NEW HUB PROPERTIES, LLC</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586               | <b>SELECT COMMERCIAL PROPERTIES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE CA 92586 |
| <b>IFA COMPANY</b><br>890 SHEPARD CREST DR.<br>CORONA, CA 92882                                | <b>CAKE IT FRESH</b><br>27593 AVENIDA HALAGO<br>MENIFEE, CA 92585                                 | <b>SUSHI KAWA SPORTS BAR &amp; GRILL</b><br>469 MAGNOLIAAVE.<br>STE. 101<br>CORONA, CA 92879 | <b>CARL’S JR RESTAURANTS</b><br>72875 FRED WARING DR.<br>STE. C<br>PALM DESERT, CA 92260 | <b>AMBER MANAGEMENT, LLC</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586                 | <b>MVH ENTERPRISES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586             |
| <b>DANIEL VALDEZ CLEANING SERVICE</b><br>12578 AVENIDA SERENA<br>DESERT HOT SPRINGS, CA. 92240 | <b>MEYER’S CERTIFIED WELDING &amp; CONSTRUCTION</b><br>1563 DEL NORTE DR.<br>CORONA, CA 92879     | <b>TODAYS REALTY GROUP</b><br>73140 HWY 111<br>STE. 5<br>PALM DESERT, CA 92260               | <b>NPWHA</b><br>2056 APPLGATE CIR.<br>CORONA, CA 92882                                   | <b>PRIME COMMERCIAL PROPERTIES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586           | <b>HUB ENTERPRISES</b><br>29826 HAUN RD.<br>STE. 305<br>MENIFEE, CA 92586             |
|  |   |  | <b>RADIATOR GALAXY</b><br>28749 SANDY AVE.<br>MURRIETA, CA 92563                         |   |   |



NEW BUSINESS *County of San Bernardino*

**RASPADOS GALACTICOS AND ICE CREAM**  
227 W. VALLEY BLVD.  
COLTON, CA 92324

**REDLINE TRANSPORT**  
25282 PACIFIC ST.  
SAN BERNARDINO, CA 92404

**S&J COIN OPERATED LAUNDRY**  
567 FAIRMONT DR.  
SAN BERNARDINO, CA 92404

**S&R DISTRIBUTION**  
9886 ENCINA AVE.  
BLOOMINGTON, CA 92316

**SANCHEZ SWEEPING SERVICE**  
271 W. LURELANE ST.  
RIALTO, CA 92376

**SCOTT’S CONCRETE COMPANY**  
6631 KNOX AVE.  
FONTANA, CA 92336

**SHELTER**  
4336 TORREY PINES DR.  
CHINO HILLS, CA 91709

**SHOP FOR THE CURE**  
4336 TORREY PINES DR.  
CHINO HILLS, CA 91709

**SMOKE CLUB 21**  
17850 HIGHWAY 18  
APPLE VALLEY, CA 92307

**STAR SECURITY**  
16711 CHALON RD.  
STE. 901  
VICTORVILLE, CA 92395

**SUNNYDAZE**  
7349 MILLIKEN AVE.  
STE. 140-61  
RANCHO CUCAMONGA, CA 91730

**SUNSET PATIO COMPANY**  
10757 LEMON AVE.  
STE. 2007  
ALTA LOMA, CA 91737

**T CON MUSIC**  
14207 WOODLAND DR.  
FONTANA, CA 92337

**THE AUTO GLASS MAN**  
61527 DESERTAIR RD.  
JOSHUA TREE, CA 92252

**THE MENDOZA GROUP**  
1020 CREEK SIDE DR.  
REDLANDS, CA 92373

**TILE GALLERY**  
17129 BEAR VALLEY RD.  
HERPERIA, CA 92345

**TIRE CITY MOBILE**  
10068 FONTANA AVE.  
FONTANA, CA 92335

**UNITED NURSING PERSONAL CARE**  
11039 MESA LINDA ST.  
VICTORVILLE, CA 92392

**W&R RECORDS**  
10360 ROCK ST.  
MENTONE, CA 92359

**XPRESS CAR WASH**  
14076 MAIN ST.  
HESPERIA, CA 92345

**A FINISHING TOUCH**  
917 NANAAVE.  
BIG BEAR CITY, CA 92314

**A SELF HELP LEGAL CENTER**  
16744 VERDE ST.  
VICTORVILLE, CA 92395

**ABW CUSTOMIZING**  
14159 MENDOCINO CT.  
FONTANA, CA 92336

**AFRIH-ATS CLOTHING & ACCESSORIES**  
2957 BIG RANGE RD.  
ONTARIO, CA 91761

**AMARILLAS INTERNET CALIFORNIA**  
16461 RANDALL AVE.  
FONTANA, CA 92335

**AMERICAN AUTOS**  
241 E. BASELINE ST.  
STE. G  
RIALTO, CA 92376

**AMETHYST WORLD TRADING CORP.**  
5640 ARROW HIGHWAY  
MONTCLAIR, CA 91763

**ASHLEY MASONRY COMPANY**  
16532 WINONA ST.  
VICTORVILLE, CA 92395

**AVP GOLD GUYS**  
10790 CIVIC CENTER DR.  
STE. 200  
RANCHO CUCAMONGA, CA 91730

**B&B ONE TOUCH INSURANCE AGENCY**  
1700 E DATE ST., STE. 1136  
SAN BERNARDINO, CA 92404

**BESTAR LIGHTING**  
4001 E. SANTAANA ST.  
ONTARIO, CA 91761

**BLIMPIE**  
9760 19TH ST.  
RANCHO CUCAMONGA, CA 91737

**BREEZE TRUCKING**  
12624 MAIN ST.  
STE. 68  
HESPERIA, CA 92345

**BULLET DELIVERY**  
1202 SHELLEY AVE.  
UPLAND, CA 91786

**CAL-STAR ROOFING**  
17085 MALAGA ST.  
FONTANA, CA 92336

**CANVAS SKINCARE**  
109 N. 5TH ST.  
REDLANDS, CA 92373

**CEA PROPERTY INVESTMENTS LLC**  
5931 HONEY SUCKLE LN.  
SAN BERNARDINO, CA 92407

**CREATIVE LIGHTING & ELECTRICAL**  
9375 ARCHIBALD AVE., STE. 401  
RANCHO CUCAMONGA, CA 91730

**D&M PRINTING & GRAPHICS SERVICES, INC.**  
3755 N. CAMELLIA DR.  
SAN BERNARDINO, CA 92404

**DARRASLAW**  
3257 E. GUASTI DR.  
STE. 300  
ONTARIO, CA 91761

**DRAMA KING**  
2815 N. ARROWHEAD AVE.  
SAN BERNARDINO, CA 92405

**EDGE TRANSPORT**  
12956 SUSANVILLE ST.  
HESPERIA, CA 92344

**ENERGIA TOTAL #4**  
2822 RIALTO AVE.  
RIALTO, CA 92376

**ENGRAFTED**  
1296 REYES HERNANDEZ  
COLTON, CA 92324

**ESTHER’S BEAUTY SALON**  
400 E. HOLT BLVD.  
ONTARIO, CA 91761

**FILAM TRAVELAND TOURS**  
10760 CURTIS ST. LOMA LINDA, CA 92354

**FIRST LOYALTY SERVICES**  
9269 UTICA AVE,  
STE. 175  
RANCHO CUCAMONGA, CA 91730

**FONTANA STARS**  
7450 GINGER DR.  
FONTANA, CA 92336

**GARCIA’S FURNITURE FINISHING**  
1105 W. PARK AVE.  
REDLANDS, CA 92373

**GENESIS THRIFT STORE**  
23994 LAKE DR.  
CRESTLINE, CA 92325

**GRACE TABERNACLE CHRISTIAN CHURCH FELLOWSHIP**  
7065 KENYON AVE.  
HESPERIA, CA 92345

**GREGORY’S NAILS SALON**  
136 E. HIGHLAND AVE.  
SAN BERNARDINO, CA 92404

**HARRIS WOOD SERVICES**  
8600 EASY ST.  
PINION HILLS, CA 92329

**HIDEOUT MOON**  
3623 CABRILLO ST.  
PHELAN, CA 92371

**JACKS LIQUOR**  
2001 E. MAIN ST.  
BARSTOW, CA 92311

**JDH UNLIMITED**  
14537 MAST LANE HELENDALE, CA 92342

**JOSEPH REED LIFE & HEALTH AGENCY**  
12323 ALCORN DR.  
VICTORVILLE, CA 92392

**KATALYST FINANCIAL**  
4383 ST. ANDREWS DR.  
CHINO HILLS, CA 91709

**KUSTOM KURVES BY KAYCEE**  
5367 RUDISILL ST.  
MONTCLAIR, CA 91763

**LANDEROS CLOTHING**  
8848 NUEVO AVE.  
FONTANA, CA 92335

**LAWRENCE TRANSPORT**  
10445 8TH AVE.  
HESPERIA, CA 92345

**MARTIN INDUSTRIES**  
12375 MILLS AVE.  
STE. 5  
CHINO, CA 91710

**MIRELLA’S BARBER SHOP BEAUTY SALON**  
1060 W BASELINE ST.  
STE. A  
SAN BERNARDINO, CA 92411

**MOJAVE MARKET**  
15745 MOJAVE DR.  
VICTORVILLE, CA 92394

**N A LIQUOR**  
18768 HWY 18, STE. 190  
APPLE VALLEY, CA 92307

**NICK’S CIGAR NEST**  
1203 OXFORD DR.  
STE. A  
REDLANDS, CA 92374

**OPERATION HIP HOP**  
1071 N. “G” ST., STE. A  
SAN BERNARDINO, CA 92410

**PATIO STUDIO**  
7053 PALM DR.  
ALTA LOMA, CA 91701

**PREPARE TO EVOLVE SPORTS (P2E SPORTS)**  
15712 HEMLOCK LN.  
CHINO HILLS, CA 91709

**QUEEN’S FASHION & BEUTY SALON**  
4958 HOLT BLVD.  
MONTCLAIR, CA 91763

**REFLECTIVE DESIGN**  
16783 CROCKETT AVE.  
HESPERIA, CA 92345

**SALINA’S TAX PLUS**  
1700 E. DATE ST.  
STE. 1136  
SAN BERNARDINO, CA 92404

**DOMESTIC LANDSCAPE**  
34266 WILDWOOD CANYON RD. YUCAIPA, CA 92399

**EATZA PIZZA N THINGZ**  
1357 KENDALL DR.  
STE. 15  
SAN BERNARDINO, CA 92407

**EDDIE’S CUCINA ITALIANA**  
8153 ASPEN AVE.  
RANCHO CUCAMONGA, CA 91730

**ENLARGE MY TERRITORY**  
853 BEAL COURT  
REDLANDS, CA 92374

**EVERYTHING HERBAL**  
7918 SIERRA AVE.  
FONTANA, CA 92336

**EZCLICKPRINTER.COM**  
15150 SIERRA BONITA LANE CHINO, CA 91710

**FREEDOM MORTGAGE FUNDING**  
9037 ARROW RTE.  
STE. 160  
RANCHO CUCAMONGA, CA 91730

**GENESIS GLASS**  
285 E. MILL ST.  
STE. D  
SAN BERNARDINO, CA 92408

**GREAT DAY REALTY**  
10574 ACACIA ST.  
STE. D2  
RANCHO CUCAMONGA, CA 91730

**H & E DO-IT-YOURSELF CENTERS**  
14153 MONTCLAIR CT.  
RANCHO CUCAMONGA, CA 91739

**H&H PROPERTY MANAGEMENT SERVICE**  
1264 S WATERMAN AVE.  
SAN BERNARDINO, CA 92408

**I BET U LAUGH**  
1 MILLS CIR.  
ONTARIO, CA 91764

**I.E. POOL SERVICE & REPAIR**  
7349 MILLIKEN AVE.  
STE. 140-61  
RANCHO CUCAMONGA, CA 91730

**KD SOLUTIONS**  
9140 HAVEN AVE.  
STE. 120  
RANCHO CUCAMONGA, CA 91730

**KUSTOM POSTERS**  
56276 BREEZY LN.  
YUCCA VALLEY, CA 92284

**LAMAR EQUITIES**  
2910 E. INLAND EMPIRE BLVD., STE. 104  
ONTARIO, CA 91764

**LEVERAGE INVESTIGATIONS**  
1808 FOOTHILL BLVD.  
STE. 1620  
RANCHO CUCAMUNGA, CA 91730

**MAIL CENTER & MORE**  
7201 HAVEN AVE.  
STE. E  
ALTA LOMA, CA 91701

**MOON RIVER BLEU**  
2250 CHESTNUT ST.  
STE. 13  
SAN BERNARDINO, CA 92410

**MORAYO WELLNESS AND COUNSELING SERVICES**  
1505 W. HIGHLAND AVE.  
STE. 16  
SAN BERNARDINO, CA 92411

**MY BEST FRIEND’S CLOSET**  
134 N SECOND ST.  
STE. D  
UPLAND, CA 91786

**OVERALLMEDICAL**  
14707 SEVENTH ST.  
VICTORVILLE, CA 92394

**PATRICIA PACIFIC TRANSPORTATION**  
11650 CHERRY AVE.  
STE. 28H  
FONTANA, CA 92337

**PETS ARE PRICELESS GROOMING**  
121 EAST E. ST.  
ONTARIO, CA 91764

**PHO 777 (VIETNAMESE NOODLE)**  
1438 W. FOOTHILL BLVD.  
STE. B  
RIALTO, CA 92376

**PLATINUM SOUND PRODUCTION**  
3350 SHELBY ST.  
STE. 200  
ONTARIO, CA 91764

**PROFICIENT CARPET CARE**  
11535 OAK KNOLL CT.  
FONTANA, CA 92337

**PURE WATER POOL SUPPLY**  
7349 MILLIKEN AVE.  
STE. 140-61  
RANCHO CUCAMONGA, CA 91730

**PUSHFORTHECURE.ORG**  
4336 TORREY PINES DR.  
CHINO HILLS, CA 91709

**QUEEN ANNE’S LACE**  
190 TERRACINA BLVD.  
REDLANDS, CA 92373

**R-TOWN SKATE**  
344 N ORANGE AVE.  
RIALTO, CA 92376

NEW BUSINESS

County of Riverside

|  |   |   |   |  |   |
|--|---|---|---|--|---|
| <b>A-1 MURPHYWALL BEDS</b><br>38435 INNOVATION CT.<br>STE. 102<br>MURRIETA, CA 92563                       | <b>VINCE’S MOBILE MECHANIC SERVICE</b><br>42213 STONE WOOD RD.<br>STE. 33-B<br>TEMECULA ,CA 92591                 | <b>NOCTILUCA PALM SPRINGS</b><br>611 SOUTH PALM CANYON DR.<br>STE. 7313<br>PALM SPRINGS, CA 92264                               | <b>BLAKLEY &amp; BLAKLEY PAINTING</b><br>21123 WALKER DR.<br>NUEVO CA 92567           | <b>GJC CLEANING</b><br>6634 ADAIR AVE.<br>RIVERSIDE, CA 92503                                | <b>AMERICAN DIVERSITY BUSINESS SOLUTIONS</b><br>400 PRINCELAND CT.<br>STE. 1<br>CORONA , CA 92879 |
| <b>PHANTOM AUDIO</b><br>59620 REYNOLDS WAY<br>ANZA, CA 92539   | <b>TANNERS INK</b><br>10060 DELCRESTA DR.<br>MORENO VALLEY CA 92557   | <b>SANTANA MISSION CHAPEL</b><br>68625-21 PEREZ RD.<br>CATHEDRAL CITY, CA 92234   | <b>NOONE CONSTRUCTION</b><br>27241 DARTMOUTH ST.<br>HEMET, CA 92544                   | <b>CALIFORNIA POWDERCOATING</b><br>1069 CORWIN PL.<br>HEMET, CA 92544                        | <b>TEMEKU CLEANING</b><br>40125 LOS ALAMOS RD.<br>STE. D131<br>MURRIETA, CA 92562                 |
| <b>THE SMOKE SHOP</b><br>16960 VAN BUREN BLVD.<br>STE. B<br>RIVERSIDE, CA. 92503                           | <b>S &amp; G INDUSTRIES</b><br>26301 STEINHOFF AVE.<br>HEMET, CA 92545  | <b>YUCA VALLEY LOCKSMITH</b><br>74325 FAIRWAY DR.<br>PALM DESERT, CA 92260  | <b>AVANT GARDENS LANDSCAPE SOLUTIONS</b><br>6113 TARRAGONA DR.<br>RIVERSIDE CA 92509  | <b>CORONA MARINE AND AUTO</b><br>225 W. GRAND BLVD.<br>CORONA, CA 92882                      | <b>RAPID TRANSPORTATION</b><br>15519 AROBLES CT.<br>MORENO VALLEY, CA 92553                       |
| <b>COUPON SAVER BOOK</b><br>26201 CYPRESS UNION LN.<br>MURRIETA, CA 92563                                  | <b>SNAG IT GROUP</b><br>30854 BOW BRIDGE DR.<br>MURRIETA, CA 92563  | <b>ROCK A BUY CREATIONS</b><br>52965 EISENHOWER DR.<br>LA QUINTA, CA 92253  | <b>TYLER CLEANERS</b><br>10273 ARLINGTON AVE.<br>RIVERSIDE, CA 92503                  | <b>PENELOPE AND PICKLE</b><br>32671 GALLEANO AVE.<br>WINCHESTER, CA 92596                    | <b>AVILA’S TRUCKING</b><br>29805 12TH ST.<br>NUEVO CA 92567                                       |
| <b>DIRECT MARKETING SOLUTIONS</b><br>26201 CYPRESS UNION LN.<br>MURRIETA, CA 92563                         | <b>JLS CONSULTING</b><br>1972 PADDOCK LN.<br>NORCO CA 92860   | <b>MORALES &amp; GALINDO MARKETING, MEDIA, SPECIAL EVENT GROUP</b><br>69-155 DINAH SHORE<br>STE. 15<br>CATHEDRAL CITY, CA 92234 | <b>SKY COUNTRY CLEANERS</b><br>11034 LIMONITE AVE.<br>MIRA LOMA, CA 91752             | <b>RUBY JEAN</b><br>32671 GALLEANO AVE.<br>WINCHESTER, CA 92596                              | <b>INTUITIVE INVESTIGATIONS</b><br>18285 COLLIER AVE.<br>STE. K-116<br>LAKE ELSINORE, CA 92530    |
| <b>DOOR SAVER</b><br>26201 CYPRESS UNION LN.<br>MURRIETA, CA 92563   | <b>A-HOPE</b><br>1101 CALIFORNIAAVE.<br>STE. 100<br>CORONA, CA 92881  | <b>VANDYM GIFT &amp; FLOWER SHOP</b><br>68479 E. PALM CANYON DR.<br>CATHEDRAL CITY, CA 92234                                    | <b>SERVICE CHAMPIONS</b><br>1136 NORTH HARGRAVE.<br>BANNING, CA 92220                 | <b>ALLIAM CLOTHING COMPANY</b><br>8159 ANGEL LN.<br>RIVERSIDE CA 92508                       | <b>FLORIDA INN</b><br>1111 WEST FLORIDAAVE.<br>HEMET, CA 92543                                    |
| <b>LISTING HOMES MAGAZINE</b><br>26201 CYPRESS UNION LN.<br>MURRIETA, CA 92563                             | <b>SECURITY OFFICER TRAINING ACADEMY/RIVERSIDE</b><br>1525 THIRD ST.<br>STE. C<br>RIVERSIDE CA 92507              | <b>FORTE VOCAL PERFORMANCE ACADEMY</b><br>81711 HWY 111<br>INDIO, CA 92201  | <b>SUNRAY DIVING AND PHOTOGRAPHY</b><br>43070 MAIDSTONE CT.<br>TEMECULA CA 92592      | <b>LEGACY HOMES REALTY</b><br>32585 WINTERBERRY LN.<br>LAKE ELSINORE, CA 92532               | <b>ANGEL BEAUTY &amp; SPA</b><br>1845 HAMNER AVE.<br>STE. B<br>NORCO, CA 92860                    |
| <b>LU’S CUSTOM EMBROIDERY</b><br>1042 LIVING WATER WAY<br>HEMET, CA 92543                                  | <b>B ONE</b><br>41875 5TH ST.<br>TEMECULA, CA 92590   | <b>TEJUINO FINO</b><br>65-315 VAN BUREN ST.<br>THERMAL, CA 92274  | <b>VALKIN THREADS</b><br>25950 ZORRA LN.<br>MORENO VALLEY, CA 92551                   | <b>GREENPRINT PROPERTIES</b><br>45354 VIA TORNADO<br>TEMECULA, CA 92590                      | <b>LA COLIMENSE BAKERY</b><br>117 E. 4TH ST.<br>CORONA CA 92879                                   |
| <b>WINE CELLAR PROPERTIES</b><br>32721 CAMPO DR.<br>TEMECULA, CA 92592                                     | <b>BROWN ONE</b><br>41875 5TH ST.<br>TEMECULA, CA 92590   | <b>MONARCH</b><br>CONTEMPORARY<br>444 S. INDIAN CANYON DR.<br>PALM SPRINGS, CA 92262  | <b>TORQUE POWER ENGINES</b><br>15631 LAKE TERRACE DR.<br>LAKE ELSINORE, CA 92530      | <b>ALLAMERICAN COOKS</b><br>42884 CAMELOT RD.<br>TEMECULA, CA 92592                          | <b>DOGWOOD &amp; POPPY</b><br>3622 BEECHWOOD PL.<br>RIVERSIDE, CA 92506                           |
| <b>EA WHOLESALE</b><br>21803 ATHEAWAY<br>WILDOMAR, CA 92595  | <b>LEGENDARY BRAND</b><br>41875 5TH ST.<br>TEMECULA, CA 92590   | <b>MENEZ USED CARS</b><br>48-477 HWY 86<br>COACHELLA, CA 92236  | <b>POLITICAL CAPITAL</b><br>4158 4TH ST.<br>RIVERSIDE, CA 92501                       | <b>ALLAMERICAN PIES</b><br>42884 CAMELOT RD.<br>TEMECULA, CA 92592                           | <b>NOT SO SWEET SADIE</b><br>3622 BEECHWOOD PL.<br>RIVERSIDE, CA 92506                            |
| <b>GISELLE’S NURSERY</b><br>21951 EUCALYPTUS<br>MORENO VALLEY CA 92553                                     | <b>BOOMERANG 2ND HAND THRIFT</b><br>2395 HAMNER AVE.<br>NORCO, CA 92860   | <b>SIGNATURE</b><br>SETTLEMENT SERVICES<br>12477 MESA GROVE DR.<br>RIVERSIDE CA 92503   | <b>RECOVERME</b><br>76908 CALIFORNIA DR.<br>PALM DESERT, CA 92211                     | <b>SHELL GORD</b><br>7191 MAGNOLIAAVE.<br>RIVERSIDE CA 92504                                 | <b>ALL THINGS SWEET</b><br>23250 BAXTER RD.<br>WILDOMAR, CA 92595                                 |
| <b>TOYS FOR ALL</b><br>524 MELOWK AVE<br>MORENO VALLEY CA 92553  | <b>POP-A-LOCK OF RIVERSIDE COUNTY</b><br>2220 EASTRIDGE<br>STE. B<br>RIVERSIDE CA 92507                           | <b>PINPOINT REALTORS</b><br>12477 MESA GROVE DR.<br>RIVERSIDE CA 92503  | <b>GREEN ENVIRONMENTAL MANAGEMENT</b><br>1135 E. MORTON PL.<br>HEMET, CA 92543        | <b>THE TEST STRIP COMPANY</b><br>4264 GREEN RIVER RD.<br>STE. 101<br>CORONA, CA 92882        | <b>FIESTA TACOS MEXICAN GRILL</b><br>1111 BEAUMONT AVE.<br>BEAUMONT, CA 92223                     |
| <b>IT SOFTWARE DESIGN COMPANY</b><br>690 AZURE LN.<br>STE. 3<br>CORONA, CA 92879                           | <b>R&amp;E 1 STOP INSURANCE &amp; INCOME TAX SERVICES</b><br>2131 N PERRIS BLVD.<br>STE. C-3A<br>PERRIS, CA 92571 | <b>SKYLINE CAPITAL INVESTMENTS</b><br>12477 MESA GROVE DR.<br>RIVERSIDE CA 92503  | <b>RECOVERY INTERNATIONAL</b><br>3493 DURAHART ST.<br>RIVERSIDE, CA 92507             | <b>S &amp; A RESEARCH GROUP</b><br>2178 STONERIDGE DR.<br>STE. 11<br>CORONA, CA 92879        | <b>RIVERSIDE TOM BARKER PLUMBING</b><br>7840 POTOMAC ST.<br>RIVERSIDE, CA 92504                   |
| <b>SKYDIVEXTREME</b><br>2091 GOETZ RD.<br>PERRIS, CA 92570   | <b>TURTLE AGE TRADE AND TECHNOLOGIES</b><br>2135 HIBISCUS ST.<br>CORONA, CA 92882                                 | <b>THREE BROTHERS RACING SOCAL</b><br>2175 SAMPSON AVE.<br>STE. 113<br>CORONA CA 92879  | <b>SOUTHERN CALIFORNIA PERMITTING SERVICE</b><br>57445 MITCHELL RD.<br>ANZA, CA 92539 | <b>GEE, ITS GOOD CATERING SERVICE</b><br>3484 CHERRY BLOSSON LN.<br>LAKE ELSINORE, CA 92530  | <b>CHOPPER JONES</b><br>6822 JOHN DR.<br>RIVERSIDE CA 92509                                       |
| <b>NIGERIAN YOUTH ASSOCIATION, OF SOUTHERN CALIFORNIA</b><br>12459 COOL SPRINGS ST.<br>MIRA LOMA, CA 91752 | <b>JUMPERS &amp; MORE RENTALS</b><br>85685 AVENIDA NICOLE<br>COACHELLA, CA 92236                                  | <b>VALUATION STRATEGIES</b><br>32661 CLEARVAIL DR.<br>TEMECULA, CA 92592  | <b>TRI VALLEY PLUMBING CO</b><br>31268 HIAWATHA CT.<br>TEMECULA, CA 92592             | <b>RAPID TRANSPORTATION</b><br>15519 AROBLES CT.<br>MORENO VALLEY, CA 929555                 | <b>SLACKERS APPAREL</b><br>1167 VIA DEL ECHO<br>HEMET, CA 92543                                   |
| <b>GINGER STARR</b><br>760 VIA DE LUNA<br>STE. 10<br>CORONA CA 92882                                       | <b>RELIK REALM</b><br>83695 BISMARK CT.<br>INDIO, CA 92201  | <b>J.V.A. SHOPPING CARTS SERVICES</b><br>24168 MYERS AVE.<br>MORENO VALLEY, CA 92553  | <b>JC PENNEY</b><br>26100 NEWPORT RD.<br>MENIFEE, CA 92584                            | <b>PLANNING SERVICES, INC.</b><br>2220 EASTRIDGE AVE.<br>STE. D<br>RIVERSIDE, CA 92507       | <b>TAX SOLUTION</b><br>6325 RUTLAND AVE.<br>RIVERSIDE, CA 92503                                   |
| <b>LEGAL SUPPORT SERVICES OF RIVERSIDE COUNTY</b><br>24600 MOUNTAIN AVE.<br>STE. 3<br>HEMET, CA 92544      | <b>ORMOND COURT MANOR</b><br>711 ORMOND CT.<br>CORONA, CA 92879   | <b>ANGEL HORN &amp; CO.</b><br>3196 MELANIE AVE.<br>NORCO, CA 92860   | <b>MAIL STATION</b><br>26100 NEWPORT RD.<br>MENIFEE, CA 92584                         | <b>CEEDSOL</b><br>42261 CAMINO MERANO<br>TEMECULA, CA 92592                                  | <b>AAA - CARPET CARE</b><br>33475 MONTE VERDE RD.<br>TEMECULA, CA 92592                           |
| <b>DEVOTED INK</b><br>38109 TALAVERA CT.<br>MURRIETA, CA 92563   |   |   | <b>SRC HOUSE CLEANING</b><br>23905 HYACINTH DR.<br>MURRIETA, CA 92562                 | <b>NOELLE’S ARK PET CARE AND PET SITTING</b><br>40967 CHACO CANYON RD.<br>MURRIETA, CA 92562 | <b>JANI CLEAN</b><br>33475 MONTE VERDE RD.<br>TEMECULA, CA 92592                                  |
|  |   |   |   |  | <b>O’S CLEANING COMPANY</b><br>1261 REINHART ST.<br>SAN JACINTO, CA 92583                         |



## Independence Bank

*Commitment to community and personalized business banking...The Power of Independence*

Founded by highly experienced bankers from Orange County, Independence Bank is a community-based institution that specializes in providing customized, personal financial solutions for individual and business customers.

Independence Bank is a full-service commercial bank, providing its customers customized personal banking, business banking, and commercial lending solutions that include conventional business financing, commercial real estate lending and SBA loans. Its customers enjoy the many advantages that a mutually beneficial and long-term banking relationship offers: attentive service, flexible programs that can be adapted to one's needs and a genuine customer-focused philosophy. Independence Bank is dedicated and passionate about customer service and prides itself in providing prompt and personal attention to each individual customer.

Headquartered in Newport Beach, California, customers can bank at any of Independence Bank's six regional offices in Orange and Riverside Counties—located in Newport Beach, San Juan Capistrano, Fountain Valley, Tustin, Riverside and Corona. Customers can also opt to bank online from home or office, or on-the-go with a mobile device via Independence Bank's personal and business online banking services.

In 2014, Independence Bank completed its acquisition of and merger with Premier Service Bank of Riverside. This transaction combined two locally-founded community banks, possessing a common customer-first philosophy, and now provides customers in the Inland Empire market with the enhanced line-up of lending and deposit products available from Independence Bank. Along with its well established presence in Orange County, Independence

Bank is now poised to meet the increased demands and needs of its diverse client base in Riverside County, building upon the foundation and strength of Premier Service Bank.

The Independence Bank team consists of experienced and knowledgeable 'Business Bankers' in the truest sense. They have significant experience in manufacturing, wholesale, distribution and service industries.

Independence Bank also successfully banks many professional medical services, architects, engineers, attorneys and CPA's. The bank is also very proud of providing banking relationships to many leading non-profit organizations and several local charities based in Southern California. Those partnerships go hand-in-hand with Independence Bank's strong commitment to community service and reinvesting daily in the communities they serve.

All of the Independence Bank team—from corporate personnel to regional office staff—shares a company-wide culture of exceptional service to their customers and communities. A spirit of community involvement and volunteerism runs deep at Independence Bank, with many of the bank's officers and staff being involved with various community and charitable organizations. "Many of our officers serve on charitable and non-profit organization boards of directors, providing countless hours of service back to the community. This is a principle we stand by every day, in all that we do at Independence Bank," says Kerry Pendergast, regional president.

Commercial lending services are also a significant part of the Independence Bank business model. The bank provides commercial and industrial loans as well as commercial real estate lending, with a strong emphasis on establishing and maintaining long-term banking relationships

with its clients. Kerry Pendergast says, "Many leading Southern California businesses, from small to large, depend on our expertise and service every day for their commercial lending and operational banking needs. We create a customized solution for every customer, according to what their requirements may be. Combining those core deposit solutions with a streamlined, efficient and local underwriting process for commercial lending—it's a solid and unparalleled business banking solution. If you're in business in Orange or Riverside County, you need to be banking at Independence Bank. It's as simple as that."

Personal banking is just as important as business banking at Independence Bank. In fact, many personal accounts at Independence come from business account holders—who want the same level of service for their personal needs they get for their business...and vice versa. The bank offers a comprehensive level of personal checking and savings products along with credit and debit card services.

Independence Bank has many state-of-the-art services usually reserved for major financial institutions, including on-line and mobile banking, instant-issue debit cards, and commercial remote deposit capture, which is ideal for businesses with a steady volume of daily deposits. Independence Bank's fee structure sets the bank apart from many competitors with many services offered free of charge.

Independence Bank customers never pay an ATM fee, nationwide. That's just one example of the 'Main Street banking' culture found at Independence Bank.

Kerry Pendergast said, "Our customers truly love us. We offer superb customer service, convenience, up-to-date tech-

*continued on page 30*

## Construction...

*continued from pg. 2*

**About McGraw Hill Construction:**

McGraw Hill Construction's data, analytics, and media businesses — Dodge, Sweets, Architectural Record, and Engineering News-Record — create opportunities for owners, architects, engineers, contractors, building product manufacturers, and distributors to strengthen their market position, size their markets, prioritize prospects, and target and build relationships that will win more business. McGraw Hill Construction serves more than one million customers through its trends and forecasts, industry news, and leading platform of construction data, benchmarks, and analytics, including Dodge MarketShare, Dodge BuildShare, and Dodge SpecShare. To learn more, visit [www.construction.com](http://www.construction.com).

**About McGraw Hill Financial:**

McGraw Hill Financial (NYSE: MHFI) is a leading financial intelligence company providing the global capital and commodity markets with independent benchmarks, credit ratings, portfolio and enterprise risk solutions, and analytics. The company's iconic brands include: Standard Poor's Ratings Services, SP Capital IQ, SP Dow Jones Indices, Platts, CRISIL, J.D. Power, and McGraw Hill Construction. The company has approximately 17,000 employees in 27 countries. Additional information is available at [www.mhfi.com](http://www.mhfi.com).

## Technology in...

*continued from pg. 28*

doing the same thing. We are all better off not worrying about what this technology might do to us. We just have to figure out what part of it we can take advantage of for our own purposes. For myself, I am more afraid of getting hit by a bus than something up in the sky. Currently, buses have a worse track record.



EXECUTIVE TIME OUT

A Non Vegas Vegas Trip

By Brian Hoerning

April in Southern Cal is very predictable—hotter than blazes one day and colder than the Arctic the next. With that in mind, and with a week of vacation scheduled, we got in the car and headed to the spring warmth of Las Vegas. Now I know many could easily fill the week just spending time on The Strip—but not us.

We decided to do a “Non Vegas Vegas Trip.” There are many advantages to using Vegas as a base of operations—great places to stay and great meals at a great price (or a great meal at a ridiculous price if you so choose).

For those who do the time-share route – RCI lists 23 time-shares in the Vegas area, ([www.rci.com/resort-directory/list-view](http://www.rci.com/resort-directory/list-view)) almost all of which are Gold Crown resorts. We stayed at The Cliffs at Peace Canyon (RCI # 6389) a lovely timeshare about 15 minutes west of The Strip and right off the 215 Freeway and Flamingo. The timeshare was a Gold Crown resort and lived up to its billing.

Our goal, as I said, was to use Vegas as our base and to see the incredible sites in the surrounding areas. The North Rim of the Grand Canyon, Lake Mead, Zion and Brice National Park are all within reach.

**Our first excursion—The Hoover Dam.** ([www.usbr.gov/lc/hooverdam/service/DamTour.html](http://www.usbr.gov/lc/hooverdam/service/DamTour.html)). We’d been there years ago and were surprised by the new additions to the tourist side of this amazing work of engineering. We took the Power-plant Tour, (be sure to ask for the senior discount) which was amazing. An elevator took us from the top of the dam down to the bypass tubes and then to the Power Plant itself. The temperature



Majestic View Lodge

dropped about 30 degrees, and we walked through tunnels cut out of solid rock. Other tours are available—one called the Hoover Dam Tour continues where our tour ended and includes exploration of some of the lesser-known areas of the dam.

**Zion National Park**

The next day we set out for Zion National Park. The trip is an easy three-hour drive from Vegas straight north on the 15 Freeway and then east on Route 9. During the drive you leave Nevada, enter Arizona and very quickly find yourself in southern Utah and the charming town of St. George. From St. George you are within 45 miles of the gateway to

Zion National Park.

Before you reach Zion National Park, visit a charming little town called Springdale. If at all possible, stay overnight, which is an experience unto itself. We stayed at the Majestic View Lodge ([www.majesticviewlodge.com](http://www.majesticviewlodge.com)) and its name perfectly describes it.

Our views were of unobstructed majestic mountains that reminded me of Sedona. Springdale has one main street (Zion Park Boulevard) that ends at the entrance to Zion National Park. This street is several miles long and is serviced by a free shuttle. Along the street are dozens of lodging choices and restaurants. No fast food or chain restaurants

here.

Having arrived in Springdale around 3 p.m. we decided to stay for two nights, which turned out to be a wonderful idea. We had dinner on evening #1 at The Spotted Dog Café, which turned out to be an excellent choice.

After a wonderful breakfast at the Majestic View we took the shuttle to the entrance of the park ([www.nps.gov/zion/index.htm](http://www.nps.gov/zion/index.htm)). Zion encompasses 148,000 acres and is best thought of as a small compact valley through which the Virgin River has cut its way through shear cliffs that rise as high as 8,000 feet. The park attracts three million visitors each year. I suggest a spring or early fall trip to avoid the heat of summer and the cold of winter.

Zion is a hiker’s paradise. Unlike the Grand Canyon where the shuttle drives you very close to the actual attraction, the Zion shuttle brings you to the beginning of a trail that leads to the attraction. Zion is best known for “The Narrows,” an area where the Virgin River cuts through shear cliffs that are at times only 50-100 feet apart.

If you do nothing else, do this. It’s a tough walk, but you will be rewarded with an experience not to be found in many other places in this world.

At the end of the day we were extremely glad we had booked a second night at our hotel, as the hiking had really turned our legs into jelly. That evening called for takeout pizza from the Zion Pizza & Noodle Company.

The following morning we made our way back to Vegas and spent the rest of the week enjoying the mild weather.

Next Vegas trip – Brice Canyon!!!



The Cliffs at Peace Canyon



EXECUTIVE NOTES

ONTARIO CHAMBER OF COMMERCE HIRES NEW CEO

**Peggi Hazlett takes the lead as President**  
The Ontario Chamber of Commerce Board of Directors announced the hiring of Peggi Hazlett to assume the responsibilities of president and chief executive office of the Ontario Chamber of Commerce. “When I look at all of the exciting things happening or about to happen in our community, it was critical that we find an outstanding individual to lead our chamber” said Steve Eckerson, Ontario Chamber of Commerce chairman of the board. “We are happy to have her on board!”

Peggi Hazlett brings experience, education, professionalism and zeal to lead the Ontario Chamber of Commerce. She grew up in the Ontario/Chino area and currently resides in San Bernardino with her children. As former director of business for the Public Safety Academy and over a decade representing two mayors of San Bernardino, Hazlett has insights into the relationships between government and business. She believes that Chamber of Commerce leaders need to be in the forefront of pushing for strong involvement in their communities and being the conduit for businesses to become more engaged.

The role of Ontario Chamber of Commerce president and CEO involves the day-to-day operations and leadership thru education, advocacy, and innovation to promote and develop economic prosperity for local businesses.

Peggi Hazlett has been project leader, school administrator and teacher, and has held a leadership role in several local organizations. She has a communications and event organization background that will benefit the fund-raising efforts of Ontario Chamber. Hazlett started her new role as president and CEO on April 20, 2014.

LYNN VALBUENA NOW REPRISING ROLE AS SAN MANUEL TRIBAL CHAIRWOMAN

By Venturi  
Lynn “Nay” Valbuena, who served as chairwoman of the San  
*continued on page 33*

COMPUTER COLUMN

The Technology in the Sky

By J. Allen Leinberger


It has been about 15 years since I first wrote about UAVs (Unmanned Aerial Vehicles). Today they are referred to as simply “drones.” And many people speak of them with fear and trepidation. Since the late fifties and the launching of *Sputnik* and *Echo* there are those who have believed that nuclear devices can be found orbiting the earth in satellites sent up by *continued on page 28*

awbank.net

Business is our primary focus. Specifically, your business.

Some banks invest in obscure markets. Others in complicated trading schemes. We invest in you. Combine the market capitalization of a large bank with the nimble nature of a community bank and you have access to the best of both worlds.

If you're looking for a partner to help your company grow, look no further. We're ready to do business.

 AmericanWest Bank

We're banking on the businesses.

Visit us at 19 locations in Southern California.

Member FDIC. Equal Housing Lender.